THE RAND-McNALLY

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BANKERS' MONTHLY

FEBRUARY, 1900

SEVENTEENTH YEAR

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CONTENTS

	PAGE
THE GEOGRAPHY OF GOLD	117
FINANCIAL AND COMMERCIAL OUTLOOK	137
AIDING THE INSPECTOR Charles W. Stevenson	139
PROFIT ON INTERNAL REVENUE DEPOSITS	141
INDIAN PAPER CURRENCY DEPARTMENT	143
THE ATTACK ON SECRETARY GAGE	144
PORTO RICAN CURRENCY	153
GOLD PRODUCED IN RUSSIA	154
IMPLIED TRANSFERS EXEMPT	155
BANKING LEGISLATION AND DECISIONS	159
INFORMATION FOR BOND BUYERS	170
BANK NOTES	176
DIRECTORY OF ATTORNEYS	182

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THE GEOGRAPHY OF GOLD.

While gold is found almost everywhere, even in the waters of the sea, vastly the greater part of the world's production is confined to small areas and few countries. South Africa, Australasia, and the United States contribute more than 70 per cent of the world's output. The Director of the Mint has estimated that for 1898 the world's production of gold was $288,000,000, of which the countries named produced $208,000,000, as follows: South Africa, $80,000,000; the United States, $64,000,000; and Australasia, $64,000,000. If Russia be added to the list, with a production last year exceeding $25,000,000, then four countries contributed more than 80 per cent of the world's supply in 1898. Until the Boer war upset all calculations, the indications were that the current year would record a world's production exceeding considerably $300,000,000. Indeed, it is not improbable this great sum may be reached, for there are well-defined rumors of marvelous discoveries at Cape Nome, which have been characterized the geological surprise of the century. Truly this is a new golden era. Its beginning was in 1884, when the great South African fields were first recorded among gold-producing countries. Notwithstanding the output of the South African fields for that year was only $50,000, this small contribution to the world's supply heralded such changes in mining methods and the treatment of low-grade, refractory ores as to mark a revolutionary period in the history of gold production. Only a little over twenty years ago Suess, the eminent Austrian geologist, estimated that three-fourths of the world's gold production was from placer mines, and from this supposed fact he concluded that, since the working of such mines is limited to short periods, the future of gold-mining was by no

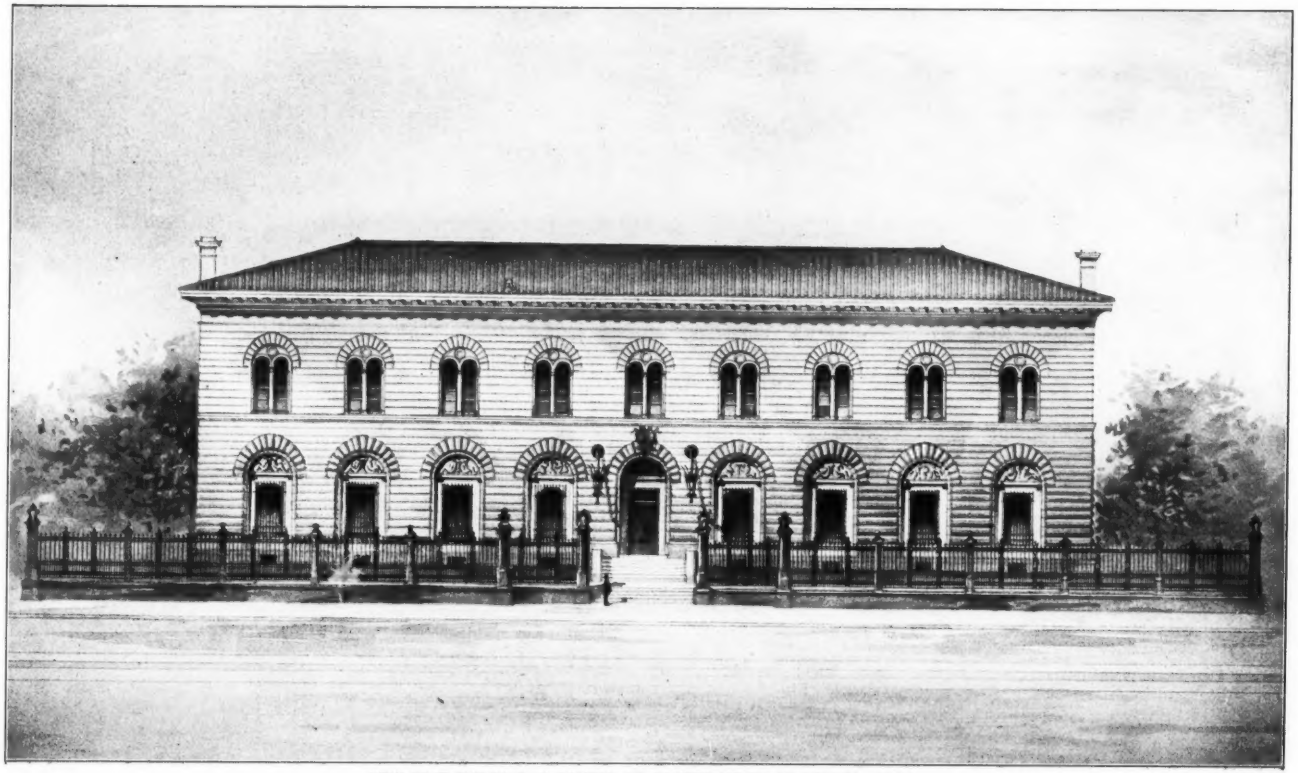
NEW MINT BUILDING IN COURSE OF CONSTRUCTION AT PHILADELPHIA, PENN.

means encouraging. Yet of the total of $288,000,000 gold brought to light by last year's operations, not more than 15 per cent was the product of placer mines, while approximately 60 per cent was derived from those stubborn fields which, at the time of Suess' pessimistic prediction, could not be worked with profit, and so were abandoned.

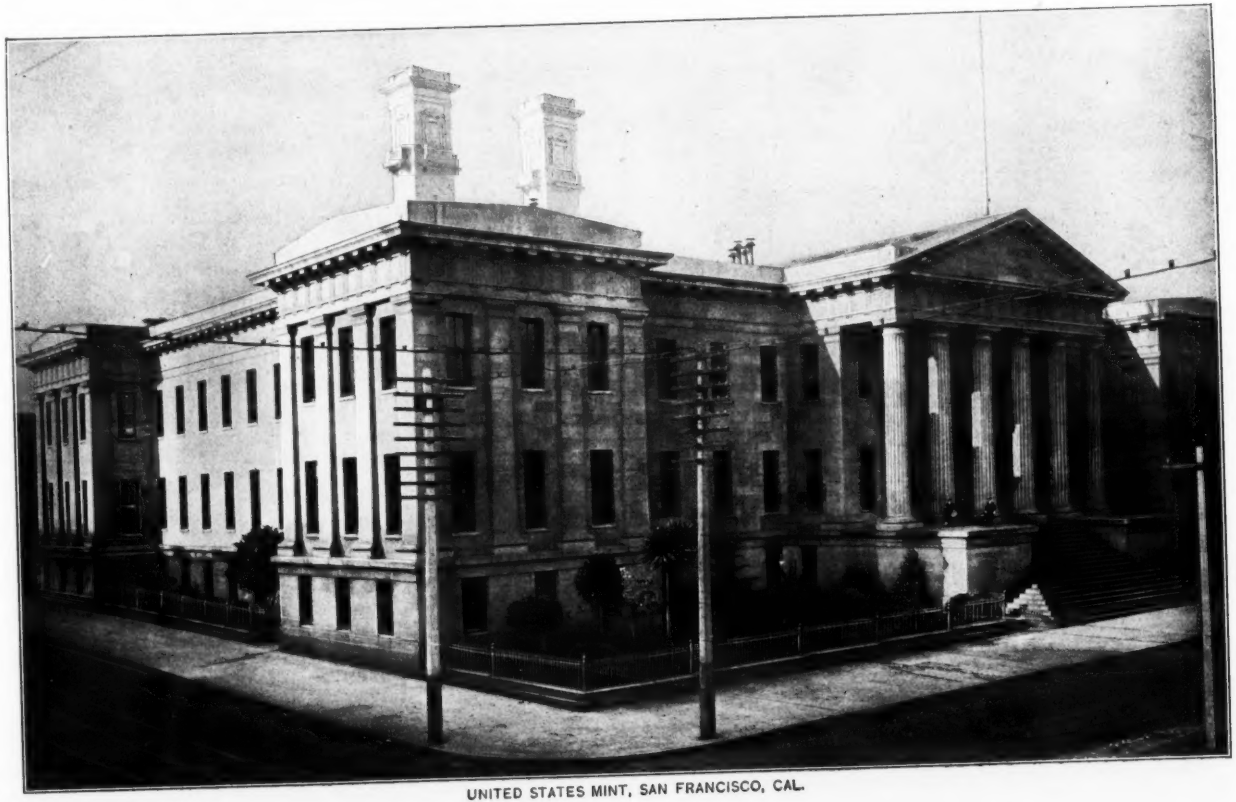
All governments recognize a direct interest in mines, especially those producing gold and silver. Formerly the king's prerogative of coinage carried with it the right to "royal" mines—namely, those of gold and silver; but more than two hundred years ago, by statutes of William and Mary, "royal" mines were abolished, and the king was to have their products by purchase. While it happens, therefore, sovereign rights are not any longer recognized, yet all governments, because of the uses to which gold and silver are put in the coinage of money, encourage in some way or other the mining of precious metals. Thus, a few years since, when the output of one of the Australian fields began to show signs of diminution, the authorities furnished unemployed men with free passes over the railroads to the gold fields, and mining outfits with which to work after they arrived there. The result was a largely increased production the following year. No such direct means have ever been taken in this country, but our Government has stimulated gold and silver mining by establishing, at convenient localities, agencies for the reception of their product. In this manner the Government has not only secured a larger share of these metals for coinage purposes than it otherwise might have received, but has contributed materially to the convenience of those engaged in mining.

In the United States the gold-producing areas (exclusive of the marvelous Alaskan fields) may be divided into three grand divisions: the Appalachian division, the Rocky Mountains division, and the Pacific coast division. The first is a belt verying from ten to seventy-five miles in width, following the course of the Appalachian chain of mountains from Maine to Alabama. This strip, so great in length, has had no economic importance except in those regions of North Carolina and Georgia covered by the general designation of "The Gold Fields of the Southern Appalachians." During the first quarter of the present century the mines of North Carolina were the only source of our native supply of gold, and from 1804 to 1827 it is estimated they produced the sum of only $110,000. About this time, however, a considerable development began in some of the counties of North Carolina and Georgia, with the result that the people of those sections became eager for the establishment of Government agencies in the neighborhood of the mines. How high their hopes ran, how wild their dreams of riches were, and how buoyantly enthusiastic were the people of those sections, may be judged from the following fervidly grandiose appeal of a committee of the North Carolina legislature, which reported in 1831—

"That, in review of the matters submitted to them, they have seen new cause to adore and bless the Ruler of the Universe, who doth not, as the rulers of earth do, dispense His favors and benefits with capricious partiality, but with foreseeing wisdom and compensating distribution. Different countries, like different individuals, possess each their distinguishing endowments and resources, upon the knowledge and development of which depend, for the most part, individual or



NEW MINT BUILDING IN COURSE OF CONSTRUCTION AT DENVER, COLO.



UNITED STATES MINT, SAN FRANCISCO, CAL.

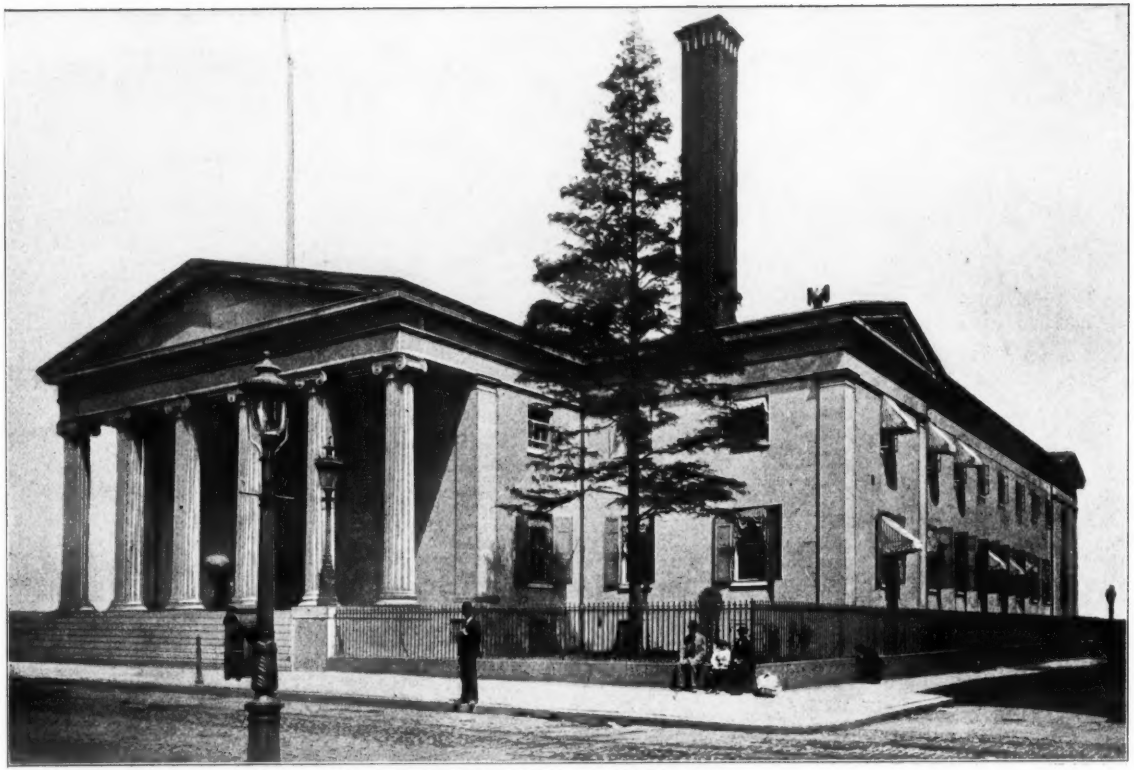
national prosperity and happiness. Nature, says the poet, gave to the horse swiftness of foot, to the lion strength, to the fox cunning, and to man prudence; yet there was reserved for woman, beauty—a gift not less than that of swiftness, of strength, of cunning, or of prudence. In like manner, nature, in giving to one state harbors or noble rivers, has given commerce; to another, with dense population, manufactures; to another, with fertile soil, favorable climate, and ready markets, she has given the various products of the earth. In one place corn, in one place cotton, and in another sugar. One state is fitted for grazing, a second has mines of salt, a third mines of coal and iron. Yet for North Carolina was reserved gold, to which all the arts of peace and war, and commerce itself, are subservient."

Which was taking a long way to get to the subject. And yet the climax may be justified, for North Carolina can boast that within her borders was found the largest gold nugget the United States has ever produced. It was the famous Cabarrus nugget, discovered in 1799, and it weighed twenty-eight pounds. Since then some remarkable specimens, weighing quite two hundred pounds, have been discovered in Australasia, but so far as the United States is concerned the Cabarrus nugget holds the record, and North Carolina the distinction.

Appeal after appeal was made to the general Government to open an office in the gold regions, and, moved by these, as well as by the fact that much of the output of these mines was sent to Europe rather than to the mint at Philadelphia, Congress in 1835 established a branch mint at Charlotte, N. C. Between 1835 and 1861, when the civil war began, $5,059,188 in gold was coined at this mint. Under the act of Congress of 1871, the Charlotte mint was opened as an assay office, and has so continued to this day, its annual receipts of gold averaging about $244,000.

Congress must have thought well of the prospect of large gold production in the Southern Appalachians, for at the same time it authorized a mint to be established at Charlotte it provided for a similar institution at Dahlonega, in the heart of the Georgia gold regions. This mint was likewise closed at the breaking out of the civil war, its coinage up to that time having been $6,106,569. After the war was over, it was not considered of sufficient importance to be reopened, and so, in 1871, Congress authorized the Secretary of the Treasury to convey the building to the trustees of the North Georgia Agricultural College, which was done. And so have passed, substantially, the Government's interest in the gold-producing states of the Atlantic. Prior to the discovery of great gold areas in the Pacific and Rocky Mountains divisions, and after the partial exhaustion of the California placers, it was believed by some that the future of gold production in the United States would still be found in the mines of the East. Who knows that they may not yet prove to be important? It is true that the beds of auriferous streams in the Southern Appalachians and surface mines have been worked until they are practically exhausted; but in these regions there are many veins of very refractory ores running from $5 to even $20 per ton, and which, with improved methods, will some day be worked profitably. Therefore it may yet come to pass that North Carolina will endure until the prophecy to be found in the enthusiastic boastings of her legislative committee nearly three-quarters of a century ago is fulfilled.

UNITED STATES MINT, NEW ORLEANS, LA.



UNITED STATES MINT, PHILADELPHIA, PENN.

Before passing from the comparatively unimportant mines of the East to the West, it may be of interest to note that within the vicinity of the National Capital attempts have been made to mine gold, and some remarkably beautiful specimens have been brought to the Treasury from a Maryland mine within a few miles of Washington; but the vein from which it was taken has not yet proved to be commercially valuable.

OLD UNITED STATES MINT, DENVER, COL.

The Government not only makes it a point to keep within convenient touch of the gold fields of the United States, but it also has in view the interests of the mint service at those points celebrated for their imports of the precious metal. Thus, the importance of New Orleans as such a port resulted in the establishment in 1835 of a branch of the United States Mint in that city, the entire site (a whole square) having been donated by the citizens of New Orleans. This

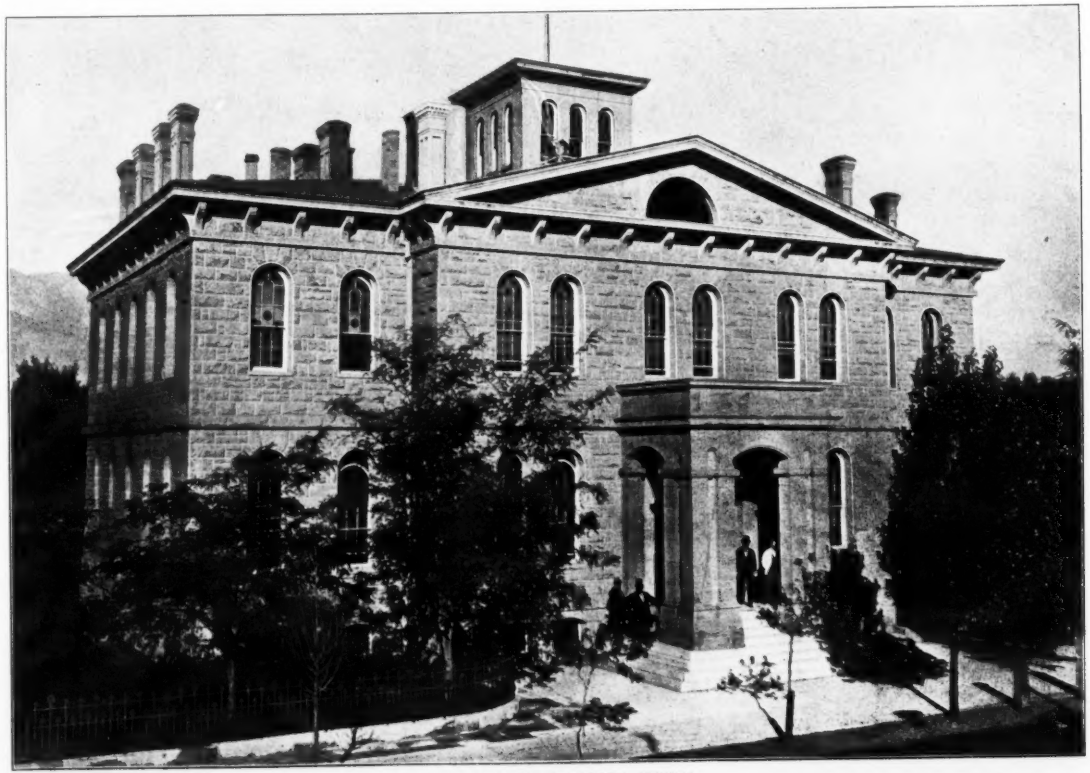
mint was also closed at the breaking out of the civil war, its coinage up to that time having been in gold $40,169,702.50 and in silver $20,592,836.10. It was reopened in 1878, and has since been continued as one of the coinage mints. Since 1878 it has coined gold $4,286,350 and silver $148,539,499. This establishment has recently been overhauled, and it is at this time admirably equipped and managed.

The most remarkable gold-producing period in the history of the world, aside from the notable era through which we are now passing, was that which began with the discovery of gold in California in 1848. Within the next ten years the enormous sum of $605,000,000 was added to the world's supply from the mines of the Pacific coast. Almost simultaneously the gold fields of Australia became known. Great quantities were transported around the Horn to New York and Philadelphia.. At the latter place was the United States Mint, which had been established in 1792 when Philadelphia was the seat of the Government. The enormous quantities of gold brought into the port of New York led to a general demand on the part of its citizens for the establishment of an office there. Congress responded to the numerous appeals of the Chamber of Commerce and the business men by authorizing the establishment of an assay office March 3, 1852, since which time that office has been a most important branch of the Mint service.

A year later, 1854, a branch of the Mint at San Francisco was opened to the receipt of deposits. This action seems to have been rather belated, considering the fact that these marvelously productive fields had then been opened for six years. The amount of gold which has been coined at the San Francisco mint tells the story of the vast mineral wealth which was opened to the uses of the world by the discoveries on the Pacific coast. From the establishment of the Mint of the United States in 1792 to the present time the amount of gold coined reaches the enormous total of $2,059,151,000. More than one-half of this great sum, or $1,049,368,000, has been coined at the San Francisco mint. It has also coined $158,488,000 in silver, out of a total coinage of silver in this country of $764,999,000.

The discovery of gold and silver in the famous Comstock lode led to the establishment of a mint at Carson, which Congress authorized March 3, 1863. It is a mint of small capacity, and its total coinage of gold has been only $23.-829,000, and of silver $25,445,000, making a total of $49,274,000, which is not a large amount in view of the fact that the Comstock lode is estimated to have produced no less a sum than $355,000,000 in gold and silver. Most of the output of the Comstock lode found its way to the San Francisco mint.

An abortive attempt to establish an assay office at The Dalles, Ore., was made in 1864. A site was purchased and a building commenced, but never completed. It was too far from the mines, and the product could be transported at greater advantage to San Francisco, where also there were commercial attractions. In 1875 the building material and lot were donated to the State of Oregon for charitable or educational purposes.



UNITED STATES MINT, CARSON, NEVADA.

The Rocky Mountains division is the great gold-producing region of the United States today, unless Alaska's gigantic placers have taken first place.

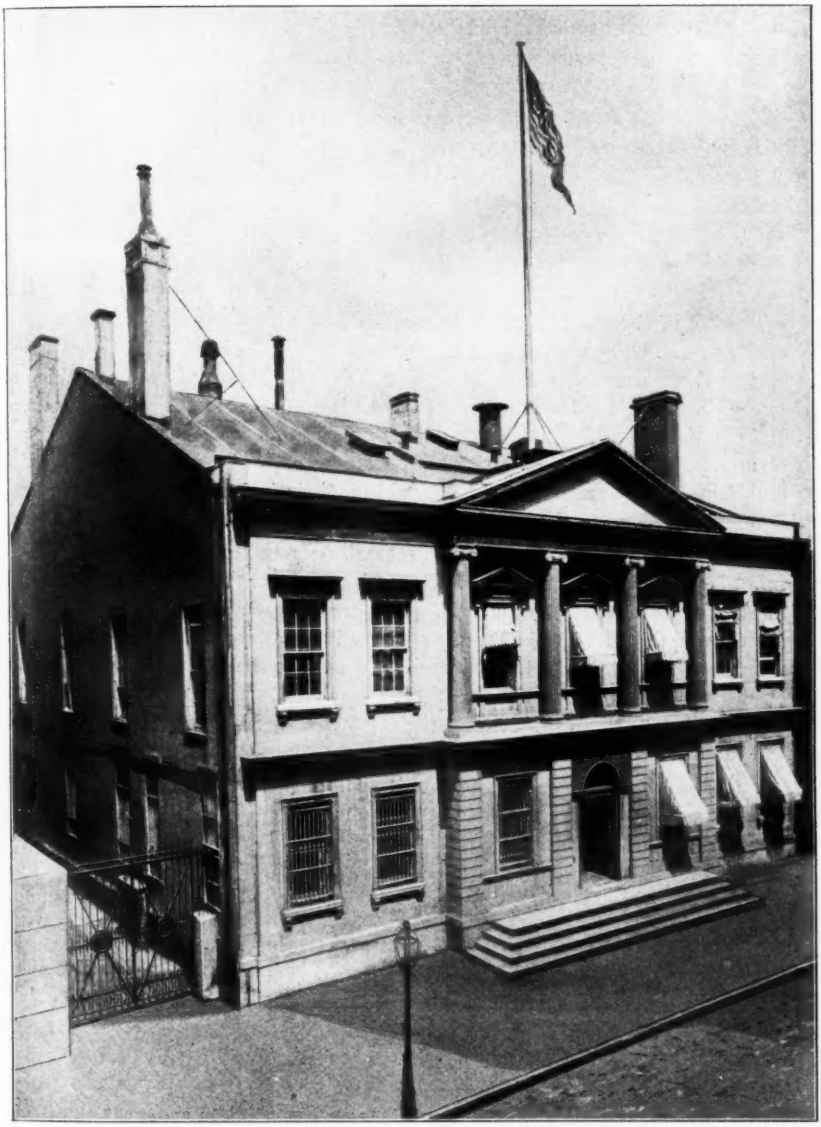
Gradually, as the placers of the Pacific coast were exhausted, adventurous spirits in search of the mother lodes began to press into the interior. Prospectors from the East also thronged to the Rockies, and following them, ever when fortune attended their adventures, came the Government. April 21, 1862, Congress authorized the building of a mint at Denver. No coinage was ever executed by the Government at this mint, and, by the act of July 12, 1870, its operations were limited to those of an assay office, all bullion deposited being melted, assayed and returned to depositors in imprinted bars. But the present remarkable development of gold-mining in Colorado has resulted in the building of a new

UNITED STATES MINT, CARSON, NEVADA.

mint, where soon coins of the United States will be struck. The importance of Denver as a gold point may be seen from the fact that last year the Denver mint received $20,167,000.

So, too, the development of the mines of Idaho led Congress in 1869 to authorize a mint at Boise. It has been of considerable convenience to miners of those regions, but not of great importance to the Government. Its receipts last year, in gold, were $1,111,000. In 1874 an assay office was established at Helena, following the course of gold production in Montana, and last year it received in gold $2,216,000.

It is rather difficult to conceive why the Government placed an assay office at St. Louis, especially so late as 1861. The reason given therefor is that the



UNITED STATES ASSAY OFFICE, NEW YORK CITY.

product of a large smelting and refining company was expected to find its way to such an office. For some years deposits at this point reached figures as high as $700,000,, but last year's deposits aggregated only $111,200, composed largely of old jewelry. A discontinuance of this assay office has been recommended, and it is expected that the Government will authorize it to be closed.

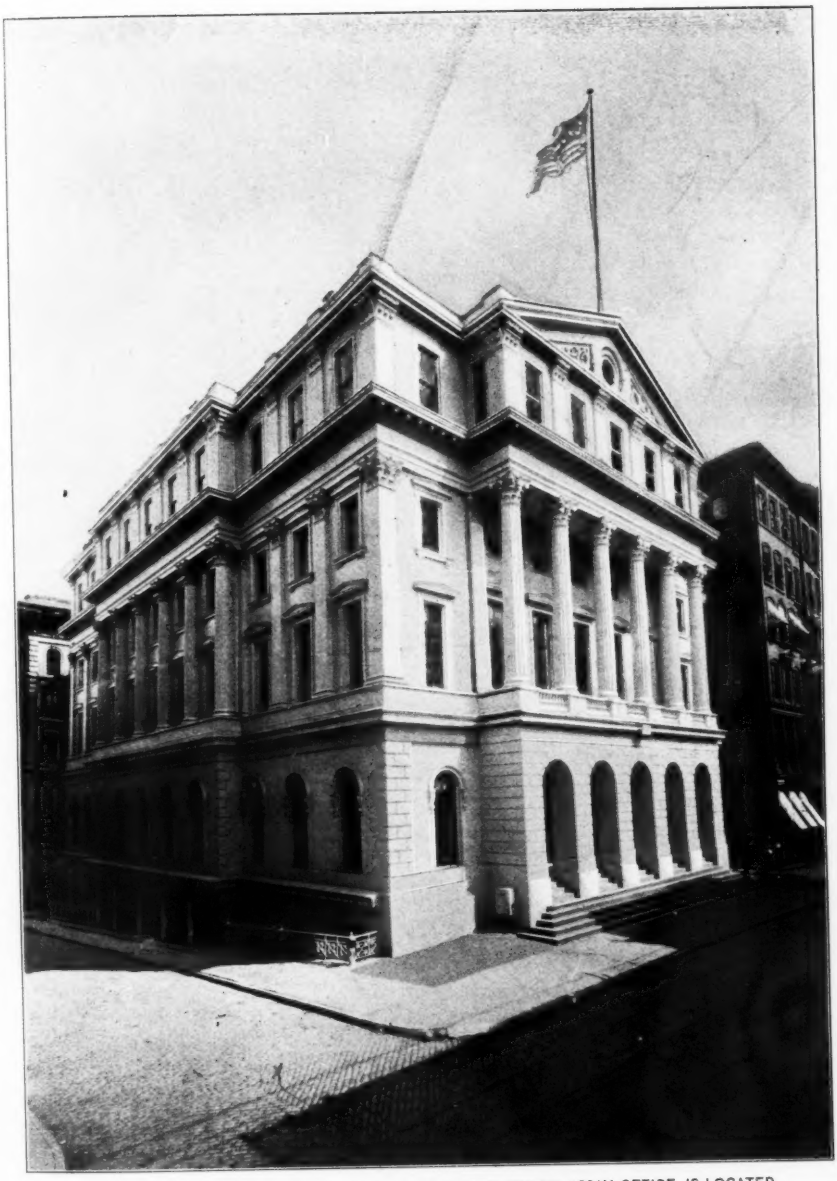
From 1881 to 1896 the Government found no occasion to establish additional offices for the reception of the precious metals, but in the latter year an office was placed at Deadwood, S. D., in the hope, no doubt, that it would absorb some of the Black Hills output. It seems, however, this famous mining district will have none of the Deadwood office, or, at least, very little of it, for the gold receipts at Deadwood last year were only $145,000, while South Dakota's production of gold was $5,500,000, a good part of which came from the famous Home Stake mine.

The last of the assay offices to be established by the Government was authorized May 21, 1898. The reasons for its existence are substantially those which impelled the Government to build a mint at New Orleans and an assay office at New York. Seattle is the first port of the United States at which miners returning from the Klondike and other Alaskan fields arrive with their well-earned treasures. At this point, then, for their convenience as well as for the Government's benefit, they are relieved of and paid for their treasures. In the short time this office has been in existence it has received over $18,000,000 in gold.

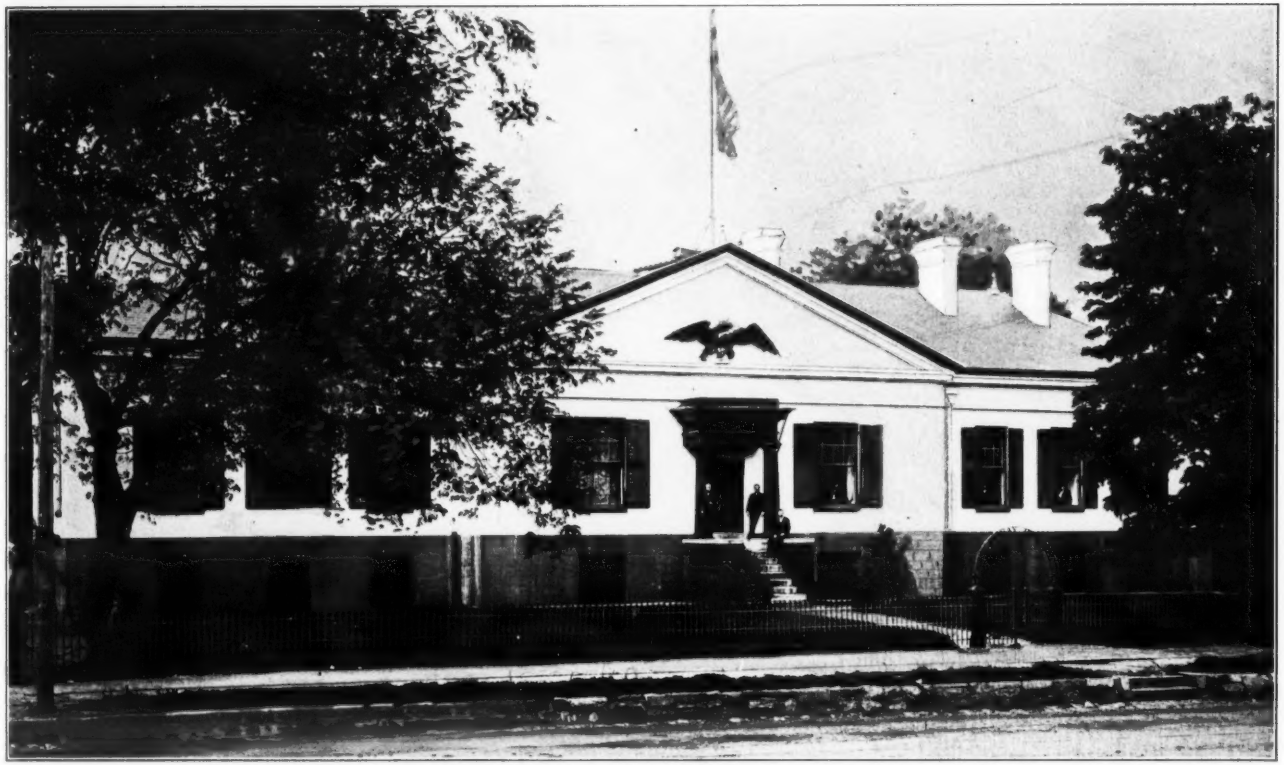
Before 1878 the operations of the several assay offices of the United States (except New York) were limited to the receipt of deposits and the return of the same in the form of imprinted bars. This practice was of comparatively little benefit to the depositor, as he was thus compelled to dispose of his bullion either to banks or brokers. Now those who deposit gold at the mints and assay offices are paid in money or by Government draft the value of their deposits, less charges, and the bullion is shipped by and at the expense of the Government to some one of its coinage mints.

Within the last few years some remarkable changes have taken place with reference to the gold production of the world and of the United States. Frequently the United States has stood first in the list of the world's gold-producing countries and for many years the race between this country and Australasia has been a close one. Now both have been outstripped by South Africa because of the enormous output of the wonderful rich field of Witwatersrand. It is even said that Australasia is about to crowd us to third place. In the United States the Pacific division has been compelled to give way to the Rocky Mountain section, and Colorado has succeeded to the eminence so long held by California.

Changes in the geography of the world's gold have not been so important, however, as changes in mining methods and in the treatment of ores. These changes are auspicious. They have resulted in increasing the world's production from $118,000,000 in 1890 to probably much more than $300,000,000 in 1899. During the same period the production of the United States has increased from $32,000,000 to $64,000,000 in 1898, and to probably more than $70,000,000 in 1899.



GOVERNMENT BUILDING AT ST. LOUIS WHERE UNITED STATES ASSAY OFFICE IS LOCATED.



UNITED STATES ASSAY OFFICE, CHARLOTTE, NORTH CAROLINA.

The following table, compiled from the reports of the Director of the Mint, reveals more plainly than anything which might be written the present geography of the United States gold and the changes wrought since 1890:

	1890.	1898.
Alaska	$ 762,500	$ 2,524,800
Arizona	1,000,000	2,465,100
California	12,500,000	15,637,900
Colorado	4,150,000	23,195,300
Georgia	100,000	128,600
Idaho	1,850,000	1,716,900
Michigan	90,000	100
Montana	3,300,000	5,126,900
Nevada	2,800,000	2,994,500
New Mexico	850,000	539,000
North Carolina	118,500	84,000
Oregon	1,100,000	1,177,600
South Carolina	100,000	104,200
South Dakota	3,200,000	5,699,700
Texas	.....	300
Utah	680,000	2,285,400
Washington	204,000	766,200
Alabama	.....	.....
Iowa	.....	.....
Maryland	.....	.....
Minnesota	.....	.....
Tennessee	40,000	16,500
Vermont	.....	.....
Virginia	.....	.....
Wyoming	.....	.....
Total	$32,845,000	$64,463,000

It will be noted that a most remarkable change has taken place with respect to Colorado. From being the first state in the production of silver it has passed to the first position in the output of gold. Last year the Cripple Creek district of Colorado alone yielded $13,507,000.

What is the future of gold production?

For the greater part it would seem to lie in the further cheapening of processes by which large bodies of low-grade ores, whose existence is well known and defined, may be profitably extracted. There is scarcely any part of our great gold-producing regions of the West which does not abound in ores to-day of little value, owing to the fact that even the cheap processes of this time are not available for their recovery. So, too, there is a present depth to the Rand reef, beyond which profitable mining cannot progress. The future will likely develop still greater improvements and still cheaper methods, so that it is not safe to say the gold-producing powers of this great area have yet been measured. Mr. Becker, of our own Geological Survey, who has made an exhaustive study of the African

fields, says that there is in sight $3,500,000,000, or a sufficient supply to keep miners busy for fifty years.

Then, too, there is the possibility, indeed, the probability, of new discoveries. Even as this article is being written come verifications of marvelous tales of great discoveries along the Alaskan coasts. In the brief summer season just

UNITED STATES ASSAY OFFICE, HELENA, MONTANA.

passed $3,500,000 was taken from the sea beaches at Cape Nome, and one reputedly conservative investigator says there is enough gold in fifty miles of beach diggings to pay the national debt. Be it remembered gold is authentically reported to exist along the creeks and beaches for a distance of two hundred miles, and there seems just reason to believe the greatest placer fields of history have been

UNITED STATES ASSAY OFFICE, BOISE, IDAHO

discovered. Who can doubt that Asia, parts of which possess the oldest civilization in the world, will, when subjected to the modernizing influences of western enterprise, be compelled to reveal treasures hidden for centuries. "Open sesame" is already being called at the portals of the great East and when the door is wide open it may be China will startle the world with another California, a Klondike, or a Coolgardie. There may even be a Rand away off somewhere in the interior of the Celestial Empire. The arid gold regions of Australia, now worked with exceeding difficulty, will soon be supplied with water in abundance through the agency of great pipe lines. The hidden veins, whence come the rich deposits of the Yukon and tributaries, are yet to be found, and so, too, there yet remain to be discovered the secret sources of the placer deposits of the Guianas. The forces of capital, science, skill and labor will find abundant material upon which to work during another century, and the day has not yet come when it can be said "More than half the quantity of gold obtainable has already passed through man's hands."

The question naturally arises what will be the economic effect of so great an increase in the world's gold supply available for money use? Assuredly the world is already experiencing a change with regard to prices. The general level of prices is rising, or, to put it another way, the value of gold is falling. And so prices of things will continue to rise, or rather gold will fall, until it will be more profitable to invest money in enterprises which produce things. Then we shall see a decreasing production of gold. Thus an immutable law of nature governs the situation, and an equilibrium of relationships ever is maintained.

MILTON E. AILES.

BAD FINANCIERING IN BUENOS AYRES.

The bad financial position of the province of Buenos Ayres is now attracting attention, and the holders of its foreign bonds may well congratulate themselves on having the Argentine nation for their debtor now instead of the misgoverned province. The political chaos which has prevailed in the province for the past two years has brought disaster in its train. The revenue this year, which was estimated at $15,500,000 currency, has only yielded $11,900,000, and a deficit of $3,000,000 is to be anticipated for the year, which must be added to the deficit of $1,500,000 last year. As showing how matters are going to the bad in the greatest and richest of the Argentine provinces, the revenue from its fine port, which is one of the few tangible assets still left to it, but which is fast deteriorating owing to want of funds to keep it in repair, has been only a little over $300,000, while it was estimated at over $700,000. The budget for 1900 estimates the revenue at $15,188,000, and the expenditure at $14,300,000, showing a small surplus. It is proposed to issue $25,000,000 of bonds to wipe out the internal, floating and all other current debts of the province, but the success of such an operation at the present time is doubted.

FINANCIAL AND COMMERCIAL OUTLOOK.

Sometimes there is no accounting for movements in the stock markets. Ordinarily, it happens that an examination after the fact will disclose the cause of either weakness or strength in the speculative field. But such cases as have been heretofore assigned can in no wise be taken as precedents for the future. Thus, the most surprising state of things was shown near the close of last month, when the market for securities showed no tendency whatever to be affected by British reverses in South Africa. The inter-dependence of the speculative markets of the world, especially those of London and New York, has long been recognized, and a wave of enthusiasm or depression in the one place is most certainly to be revealed in the other. Yet, near the close of January, with the British troops in retreat, and London bordering on panic, affairs in New York and other centers of this country moved along serenely, with no appearance of being influenced by the untoward conditions existing abroad. This event argues well for the stability of things in the United States, and reflects the conditions of high confidence which prevail here.

It is perhaps true that any single circumstance which makes for good or evil must be of considerable magnitude in order to be effective. It follows, therefore, that the business situation, whether in speculative or legitimate fields, depends for its well being upon the conjunction of several or many circumstances, rather than upon one. The present state of affairs in the money market will illustrate the point. A few weeks since the country was on the verge of panic, and a stringency, which had become painful in New York, threatened to spread to other sections. Several events have contributed to relieve the situation, the most effective of which was probably the action of the Secretary of the Treasury, who, promptly realizing the serious condition of affairs, ordered the internal revenue receipts to be placed in the depositary banks as they accrued day by day. Following this, the delayed movement of currency to the centers began, and thus another element of relief was added. Doubtless, too, the period of enforced liquidation served to cast ont of the market some of the uncertainty, so that at the present time the situation is decidedly improved with respect to the class of securities which are active, and the money market is one of unvarying ease. Another influence which may be noted is the fact that the mid-winter season is not one of active retail buying. This is demonstrated by the accumulation of subsidiary silver and minor coins in the banks and the sub-treasury offices. This return flow of small silver coins to the Treasury came none too soon, for until recently the Treasury has been able to supply only half the demand for fractional silver, and its general stock in this respect was well nigh exhausted.

While the trade movement exhibits some dullness, the usual evidences of industrial activity continue to show increases over corresponding previous periods. Railroad earnings are showing heavy gains over last year. Earnings for January, 1900, were larger than those for the same month of 1899, while those for the

whole year of 1899 are reported to be ten per cent larger for all roads than those of 1898.

Activity in the iron and steel industries continues with surprising energy. Mr. James M. Swank, secretary of the American Iron and Steel Association, has recently given out figures relative to the production of pig iron during the calendar year 1899. The total of 13,620,703 tons almost fulfills the estimate of fourteen million tons made some months ago. The development of this industry in recent years is shown in the following table:

Production of pig iron, 1888-1899:

	Gross tons.		Gross tons.
1888	6,489,738	1894	6,657,388
1889	7,603,642	1895	9,446,308
1890	9,202,703	1896	8,623,127
1891	8,279,870	1897	9,652,680
1892	9,157,000	1898	11,773,934
1893	7,124,502	1899	13,620,703

The United States has exchanged places with the United Kingdom in the production of iron, and it is estimated that the American output for 1899 exceeded that of English rivals by five million tons. Simultaneously with this enormous increase of production there has been a no less remarkable advance in prices. No. 1 Foundry Pig at Philadelphia stood at $11.97 in December, 1898, and averaged for December, 1899, $25.00. The advance of Bessemer Pig at Pittsburg for the same months was from $10.64 to $25.00, and steel rails have doubled in price, having advanced from $17.50 to $35.00

The problem of taking care of a surplus in the public revenues is one which may become pressing if the present rate of increase should continue. January receipts exceeded expenditures by more than eight million dollars, and the estimate of forty million dollars surplus, made by the Secretary of the Treasury in his annual report to Congress in December for the fiscal year which will end June 30 next, is likely to be exceeded by ten or fifteen million dollars. It is, of course, too early to suggest a reduction of taxation. If the refunding operations contemplated by the Senate currency bill are carried into effect a large part of this year's surplus will thus find an outlet. On the whole, the growing increase in public revenues reflects the highly satisfactory state of business throughout the country. But should there be no occasion for large disbursements between now and the coming summer, the increase in the Government's cash may prove embarrassing, and to prevent withdrawing funds from commercial uses the Treasury may be compelled to resort to some of the expedients which have been employed recently. Whether or not these can be made effective again remains to be seen.

The present outlook for continued activity is, on the whole, exceedingly satisfactory. It is believed that as a result of liquidation in the market for securities a better basis for the year's business exists. The readjustment which was enforced by the stringency in the money market has resulted in a better discrimination as to classes, and it may be that the industrial stocks will be more carefully scrutinized during the year than they were in 1899. If so, the tendency will be to keep within bounds the extension of credit, and thus may be avoided the evils which result from an abuse of that powerful instrument of commerce.

AIDING THE INSPECTOR.

"Insolence of office," even in Shakespeare's time, was hard to bear. An inspector is one of the trials by fire, as it were. But it all depends upon the man.

Clothed with "brief authority" and your little fellow preens himself in his "requirements" until a man might imagine he really knew something about banking. Yet he probably is a politician; or, if not, an antiquated and broken-down friend of the appointing power. Still, there are worthy, competent, kindly men in office. And these are the best friends a banker has. To them let us address ourselves.

An early morning knock at the front door arouses only passing interest. The country banker especially is used to the attempts of strangers to gain an entrance out of time. This stranger, however, is so persistent that he continues to tap with quiet confidence until it flashes up: Here is the inspector! And such he proves to be.

Quietly and without circumlocution he begins work by counting the cash. Then he lists the notes. Then he adds up the ledgers showing what is due depositors. How very simple the whole thing is! Just balancing the assets against the liabilities! And it is all very easy and straight unless, unless, it should be crooked. And this expert is apt to see more than he talks about, until the fatal hour for disclosure comes.

Now, an inspector should be welcomed, his suggestions heeded, his requirements obeyed. He is not there because it is believed that something is wrong. He is there to supervise in the interests of the department which is a servant of the people. Private banks do not operate under charters. And the people are the protectors of depositors, sending, through their constituted state agents, the inspector to see that all is right.

Too much stress cannot be laid upon the public capacity of the bank. Men who own stock in a corporation and direct its affairs are apt to forget that it exists only by virtue of a charter. Having conformed to the statute law they are likely to resent supervision as an intrusion. But this is the honest price they must pay for the privilege of doing a business which is not only corporate, but public.

Corporations are necessary to the business of the country. They may be private, in which they invite no general and voluntary trust. But it is part of the police power of the state to see that the unwary are not deceived by false pretenses. It would be mockery to provide for a corporation, to create an artificial person, and thus permit that corporation to invite a confidence to which it was not entitled either by structure, character or operation. And so the inspector is an agent of the depositors.

Therefore he is not an intruder. That he has come and gone, though he does not speak, is evidence that the interests of the people are guarded. True, he may

criticise imperfect methods; it is his duty to do so. He may ask seemingly impertinent questions. They are not. He may pry into doubtful-appearing entries, require absolute accuracy, check and counter check the whole system of books, he should be aided to the utmost. As to knowing the value of securities no effort should be spared to make that clear to him. Never will he be able to pass upon them fully and finally. Still he can exchange valuable information with the officer. Names are names, and he has a good memory for them. If they appear too often in one locality or in adjoining localities he will note it. If the banker has ever felt the wish to know just what relations one of his customers sustains with another bank—then he appreciates this part of the inspector's work. While he is at work for the people he does not fail to help the banker.

He who is unwilling to encourage this plan of state supervision should not seek a charter and engage in a business where he proffers honesty, ability and vigilance as a return for the voluntary giving of confidence when that involves money and credit not only vital to the prosperity of the individual, but closely interwoven with the progress of the community.

Under the law bankers are debtors to their depositors. Yet the depositor withholds the right to demand his money at any time. If for any cause, by using it, the banker so invests it along with his own, that it is not accessible, entangles it in unremunerative and doubtful ways, he becomes unworthy of confidence and should no longer continue to invite it. Under the National Bank Act the Comptroller, for sufficient, though unexplained reasons, may refuse to grant a charter. It is the open door which invites. So the policy of the law is always to compel payment of capital stock which is held out as a guarantee against loss. Again, we say, if the good of inspection does not appeal forcibly to the banker he does not duly appreciate his semi-public position. Indeed, his own business is and must constantly be grooved into that of other banks, and in their stability he is interested. The inspector is his protector, and whatever he gives up of secrecy is for his own ultimate good as well as that of his patrons. To seek corporate form for business, for the purpose of operating in secret in a relation of trust, would be using the state for a blind, and would be the delight of those who would work swindles.

We pass by the details of the day's work by the inspector. A willingness to assist in his every undertaking, a cordial manner, a painstaking spirit, a prompt surrender of the bank, all these things will suggest themselves to the banker who is imbued with the worth of the work and whose view is broad enough to take in the whole banking system. Only the little man who imagines his little bank is a very important and perfectly conducted affair, and who feels himself, so to speak, cock of the walk, will growl and scowl at an inspector even though he be, as some of them are, imperious and disdainful.

As to imposing the payment for this regulation upon the banks themselves, that may be questioned, especially in view of the fact that the state assumes to limit the profits of banking, by fixing a legal and contract rate of interest.

Let it be set down then that one of the unwritten duties of the banker, arising from his public position, is to welcome the inspector and lend him all the

aid in his power. His appearance is reminder that the bank is an artificial person created for the purpose of dealing in money and credit out of the "heap" or "mound" of dollars which are confided to it by depositors, and that all employes are mere agents of this corporate person.

CHARLES W. STEVENSON.

PROFIT ON INTERNAL REVENUE DEPOSITS.

The discussion regarding United States depositaries and arguments which have lately been indulged in concerning the placing of the internal revenue collections on deposit with national banks has lead The Bankers' Monthly to make inquiry at the Treasury Department in reference to just what profit accrues to national banks receiving the favor of such deposits.

At the request of this magazine the Secretary of the Treasury had the Treasury Actuary prepare a set of tables in which was carefully calculated the profit, or, as it works out more frequently, the loss, to a bank which bought bonds at the current market price, and deposits them with the Treasurer of the United States as security for public deposits.

To illustrate the method of calculation, the case of a three per cent Spanish war loan bond may be taken. They were selling on the day that the calculation was made at 110 375-1000; an investment of $110,375 would therefore be necessary to buy $100,000 of bonds.

If the bank should keep the deposit for a year, of which, of course, there is no assurance, it would receive $3,000 interest on the bonds. It would hold a public deposit of $95,000 against the par value of $100,000 of bonds deposited with the Treasurer, and keeping a reserve of 25 per cent, it would loan the other 75 per cent of that deposit in a locality where interest rates were ruling at 6 per cent. It would receive interest on public deposits loaned amounting to $4,275, making the total receipts $7,275. Of that $939 must be set aside as sinking fund requirements to take care of the year's proportionate premium on the bonds, leaving net receipts to the bank of $6,336.

If the bank had directly loaned the $110,375 which it had to invest in the bonds, it would have received $6,622, or $286 more than it would receive from the combined interest on the bonds and the interest on the public deposits, making a loss in the operation of 26-100 per cent.

Applying the same method of calculation in a four-per-cent locality, there would be a profit on the $110,375 investment of $410, while in an eight-per-cent locality there would be a loss of 89-100 per cent, or $988.

The figures are a little more favorable to a country bank than to a city bank, as the country bank has to keep a reserve of only 15 per cent, and may deposit three-fifths of that at a reserve center where it can draw two per cent interest.

The following table shows the profit or loss on the various forms of bonds

for investments made by a country bank and by a city bank for public deposits secured and loaned out:

	4 Per Cent Locality.	6 Per Cent Locality.	8 Per Cent Locality.
$100,000 3's of 1908 at 110.3750; capital invested, $110,375.			
City Bank.			
Amount	*$410	—$286	—$988
Per cent	*0.37	—0.26	—0.89
Country Bank.			
Amount	*$961	*$455	— $57
Per cent	*0.87	*0.41	—0.05
(Profit* Loss—)			
$100,000 U. S 4's of 1925 at 134.1250; capital invested, $134,125.			
City Bank.			
Amount	*$836	—$142	—$1166
Per cent	*0.62	—0.16	—0.87
Country Bank.			
Amount	*$1416	*$638	—$186
Per cent	*1.05	*0.47	—0.14
(Profit* Loss—)			
$100,000 5's of 1904 at 113.1250; capital invested, $113,125.			
City Bank.			
Amount	*$467	—$181	—$833
Per cent	*0.41	—0.16	—0.74
Country Bank.			
Amount	*$1047	*$599	*$147
Per cent	*0.92	*0.52	*0.12
(Profit* Loss—)			
$100,000 2's (of, say, 1925) at 102.500; capital invested, $102,500.			
City Bank.			
Amount	*$542	—$144	—$832
Per cent	*0.52	—0.14	—0.81
Country Bank.			
Amount	*$1064	*$558	* $50
Per cent	*1.03	*0.54	*0.05
(Profit* Loss—)			
$100,000 U. S. 4's of 1907 at 114.500; capital invested, $114,500.			
City Bank.			
Amount	*$743	* $74	—$600
Per cent	*0.64	*0.06	—0.52
Country Bank.			
Amount	*$1323	*$854	*$380
Per cent	*1.15	*0.74	*0.33
(Profit* Loss—)			

From the foregoing table it will be seen that unless the bank owned or controlled bonds there has been little or no advantage in their purchasing at present market prices to use as a basis for public deposits, and that the only motive for a bank securing public deposits, providing it had to purchase bonds to put up with the Treasurer to secure them, was either its desire to lend its aid in relieving a general stringent money situation and help the Treasury in its efforts to prevent an undue accumulation of funds in the Treasury, or the advantages that the bank might have by being known as a Government depositary.

INDIAN PAPER CURRENCY DEPARTMENT.

Much interest is at present attaching to the Indian paper currency department. It was formed in 1861, and commenced operations in Calcutta, Bombay, and Madras in 1862, in Allahabad and Lahore in 1864, and in Burmah in 1883. The main principles governing the issue of notes at the commencement were that six crores (a crore amounts to nearly $5,000,000) should be issued against rupee paper held by the department, and that all issues above this amount should be secured by the deposit of uncoined silver or rupees. Since that time the amount of rupee paper has been raised twice, first, in 1890, to eight crores, and again in 1896 to ten crores. The regulation regarding the holding of metal was also changed in 1893, and gold was permitted to be used, as well as silver and rupees, as security against notes issued. A peculiarity of the Indian paper currency is the institution of "circles," the country being now divided into eight. Each circle has an office of issue situated in its principal town, these towns being Calcutta, Allahabad, Lahore, Bombay, Karachi, Madras, Calicut and Rangoon. Notes issued in one circle are only convertible into coin at the office of issue and at the office at the headquarters of the presidency (Calcutta, Bombay or Madras), in which the circle is situated. The notes are legal tender in their respective circles of issue alone, but as they are everywhere accepted in payment of government demands, and can generally be cashed at all government treasuries, they circulate to a great extent independent of the circle to which they belong. Notes, too, are generally cashed by offices outside the circles to which they belong, and it is probable that, despite the great distances that separate some of the currency offices, the system of "circles" will be abandoned, and a universal note will be adopted, cashable by law at four or five of the principal towns in the empire, a reform which would add greatly to the popularity of the notes without very materially adding to the responsibility of the government. The paper currency department is considered to be very strong in point of security, for with ten crores of rupee paper, which represents the fiduciary portion of the circulation, the total circulation fluctuated, in the year ended March 31 last, between 23¼ crores and 28¼ crores, which means, of course, that the gold and silver held in reserve fluctuated between 13¼ crores and 18¼ crores. The percentage of coin held was, at the lowest figure, higher than the percentage of gold required to be held by the Bank of England against the present active note circulation. The average annual circulation of the department has varied considerably during the thirty-seven years of its existence, but on the whole the amount issued regularly advanced until 1894-95, when over 31 crores was attained. Since then the total has fallen.. The accumulation of gold by the department has of course imparted still greater strength to its position, and the gold thus gathered has set free rupees to an almost equal amount. The growth in the circulation may be considered natural, and it is evident, therefore, that the release of rupees thus effected is an advantage to the business community.

THE ATTACK ON SECRETARY GAGE.

By this time the base and groundless charges, so recklessly made by irresponsible men and papers, involving the official and private integrity of the Secretary of the Treasury, have almost entirely fallen to the ground; but out of the mass of insinuations there remain four, which are, possibly, subjects of debate, and these seem to include all that can possibly be formulated out of anything that has so far appeared.

First. With regard to the Hepburn letter. The Secretary is assailed because he treated it with silence, and placed it in the department files without answer. Doubtless there are many honest-minded people who believe that Mr. Hepburn should have been called to task by the Secretary for addressing him with an unwholesome proposition; it should have been, say these honest-minded critics, returned to the writer. The political sycophant goes farther than this, and says that it should have gone back in the next mail with a burning, blistering letter of scorn.

All these critics, the honest-minded and unfair alike, seem to lose sight of the fact that the failure to answer a letter is in itself full of meaning. It is more reasonable to construe the failure to answer the Hepburn letter as a reprimand, gentle in its nature, than it is to hold that the failure to answer amounted to recognition or acquiescence.

Doubtless, too, the Secretary of the Treasury, if he had replied with scorn to the Hepburn letter, might have been put in the position of giving offense to many well known public men, who in private or public life have, under this and preceding administrations, made similar appeals for the recognition of constituents or friends based on similar grounds. It is doubtful if there are many members of Congress who have not in some form or other appealed to the executive departments in behalf of constituents where political considerations are paramount.

It is probable the files of the Treasury Department, if examined, would show many such applications in behalf of depository banks during the two administrations of President Cleveland, and it is not unlikely that even some of the Democratic Senators and Representatives who declaim most loudly against the Hepburn letter may themselves be on record in the Treasury Department as having committed an offense quite as heinous, and perhaps more reprehensible in view of their representative character.

It would be interesting, to say the least, to take a peep into the files to see if Senator this and Representative that ought not to be confined in the same pen with Mr. Hepburn. Let it be assumed that such disclosures would be made by an examination of the files, and it can readily be understood that Secretary Gage might, out of a sense of compassion for men even of public life, have placed the

Hepburn letter in the files unanswered. So much for the motive which moved the Secretary to file Mr. Hepburn's letter without reply.

From the Hepburn point of view, if apology is needed for him, it may be found in the fact that he was once Comptroller of the Currency, and as such the political argument from even the most dignified public representative became a familiar one, in which he instinctively dropped when he, from the outside, became a solicitor for political consideration.

Second. But to take up what may be called charge two. It is asserted that the answer to the Hepburn letter came almost half a year later, when Secretary Gage made the National City Bank the original recipient and distributer of a portion of the proceeds of the Union Pacific settlement. Now, this does look suspicious. Yet the record shows that between June 5, 1897, and October 27, 1897, no communications, written or oral, passed between Secretary Gage and any one connected with the National City Bank.

Traducers of the Secretary purposely overlook the circumstances leading up to the use of depository banks in the fall of 1897. If no unusual change had taken place in the course of the Government's receipts, and Secretary Gage five months after the Hepburn letter had increased deposits largely in the National City Bank, then indeed there might be some ground to suspicion that such large increase was in fact an answer to the Hepburn letter. The National City Bank was appointed a depositary by Secretary Carlisle, and it was authorized to hold a fixed balance of $200,000. That was the amount it held when Secretary Gage's administration of the Treasury began, March 4, 1897, and it was that amount which the bank continued to hold for substantially eight months thereafter. Doubtless, if the course of Government finances had continued with no unusual augmentation of receipts, that balance of $200,000, authorized to be held by the National City Bank, would not have been changed. But suddenly the Government realized the dream of years, namely, that the Pacific Railroad indebtedness might be settled advantageously. It is to the everlasting credit of the present administration that fifty-eight million dollars was thus saved to the people of the United States. Secretary Gage determined to deposit a portion of this large sum in the depositary banks of New York— in those which wished to qualify for the reception of a part of the fund. It was necessary to do this because it was the very season when the annual autumnal stringency occurs. Now, it so happened that the National City Bank had control of a large amount of Government bonds. It could deposit fifteen million dollars in such bonds at one time, and naturally enough, Secretary Gage thought that institution better qualified than other banks to become the original recipient and distributer of a portion of the Pacific funds. Those who hold up the Secretary's action in this respect as an answer to the Hepburn letter ought in fact to criticize the large fund which the Government received on account of the railroad settlement. It was the magnitude of the fund, suddenly to be withdrawn from the market, which made it necessary for Secretary Gage to deposit a portion thereof in designated depositaries in New York City. If, as said before, the times had been ordinary, and uneventful, and the Secretary had unduly increased the deposits in the National City Bank from internal revenue collections, then his

critics might have some reasonable ground to stand on. But it seems to us the fund itself is more logically the subject of attack than the Secretary.

The Secretary, in both his communications to Congress, one dated January 10, 1900, and the other January 26, 1900, makes it plain that he first had a personal talk with Mr. H. W. Cannon, president of the Chase National Bank, relative to the deposit of a portion of the proceeds of the Union Pacific settlement, and requested him to see how many of the New York banks would qualify to receive such funds. Altogether there were eight banks which qualified under the law, and among them the National City Bank, which was selected as the original recipient and distributer of the fund, and the Secretary frankly acknowledges in the correspondence which was submitted to the Senate he expressed a preference for that institution for the purpose indicated. The reason for such preference may well be inferred, when, as said by the Secretary in his communication to the Senate of January 26, 1900, "one check alone was drawn in amount $13,645,-250. It ought to occur readily to the minds of the most inexperienced in banking affairs that it required an institution of some considerable magnitude to handle such a check."

Mr. Cannon having formerly been Comptroller of the Currency, it may be supposed was appealed to by the Secretary because of his knowledge of the affairs of the Treasury Department as related to those of the designated depositaries, and the bank designated as the original recipient and distributer, it may well be supposed, was selected because of the eight which offered to qualify it could more easily and best afford to deposit United States bonds as security in such amounts as to cover the large funds which the Government was about to realize.

Indeed, this is what the Secretary himself said in his letter of October 29, 1897, addressed to Mr. Cannon:

"As the National City Bank is prepared to deposit a large amount of bonds, if necessary I should think that bank would be qualified to take the original deposit, making an immediate distribution to the others in proportions that might be arranged for."

Mr. Cannon is president of the Chase National Bank, a leading competitor of the National City Bank. The fact, therefore, that Secretary Gage should address a business rival of the National City Bank as to the ability of that bank to take care of so large a transaction is of itself highly indicative of the absolute good faith of the Secretary.

Third. The third possible charge is that of favoritism. How groundless such a charge is, however, may be realized from the fact that when the Secretary desired to increase either the number of depositary banks or the amounts which they were to hold his invitation was extended to all banks that might choose to qualify. Thus, in reference to the Pacific Railroad fund, Mr. Cannon, president of the Chase National Bank, was given the task to find out how many of the New York banks would "qualify to receive some portion of this large fund by depositing bonds with the Treasury Department." Mr. Cannon's efforts resulted in the qualification of eight banks in New York City, as follows:

The Chase National, $2,000,000; the Hanover National, $2,000,000; the

Fifth National, $200,000; the American Exchange, $500,000; the National Bank of the Republic, $500,000; the Seaboard National, $500,000; the Western National, $1,000,000, and the National City, $15,000,000.

It would not have been proper to have invited banks throughout the country generally to qualify to receive this particular fund because the payments on account of the Pacific settlement were to be made by and through New York banks, and to have transferred the funds to the country would doubtless have resulted in derangements not so great perhaps, but which would nevertheless have been an injurious disturbance to the equilibrium of exchanges, as will be readily apprehended by every banker and reflecting business man; but even the bitterest critic of the Secretary charges favoritism, not so much with reference to the deposit of the Pacific Railroad fund, as with reference to the deposits which grew out of the sale of the war bonds of 1898.

Yet how can such a charge be sustained in view of the fact that Secretary Gage invited all banks throughout the country, without reference to size or location, to qualify for the reception of such portion as they might desire to take. In response to this invitation, 318 banks in forty-three states and territories qualified themselves in amounts ranging from fifty thousand dollars upwards. The record shows that the request of every bank, without exception, applying at this time was granted to the full amount for which it asked and for which it qualified. How then could discrimination or favoritism be charged? That one bank put up more bonds than another, if all were satisfied, furnishes no ground for the charge of discrimination, even though one bank put up ten times, or twenty times, or fifty times the amount of the smallest one.

So far from showing any favoritism to any bank, the record is clear that Secretary Gage sought by every means in his power so to distribute the public deposits throughout the country as not to do injustice to any section. It so happened that after the $200,000,000 bonds of the war loan of 1898 were disposed of banks throughout the country were better able, by reason of the possession of these new bonds, to qualify for the reception of deposits.

The record shows that when the ability of banks throughout the country to qualify had been increased, the Secretary reduced the public deposits in the designated depositary banks of New York City by ordering transfers to the subtreasury in that city, while he appointed between fifty and sixty country banks, which had not been able to qualify under the original invitation, and gave them all they at this later day applied for.

It would appear, therefore, to right-minded men, if there was any discrimination at all it was in favor of the country bank, the late comer, as against the more powerful city bank, which stood in more immediate readiness, and that this is so may be seen in the record, where it appears that the public deposits with the National City Bank were reduced fifty per cent between the first of January and the eighth of July, 1898, while the country banks were increased something over $4,000,000. Like all the other charges which have been made against the Secretary, this one falls to the ground.

Fourth. Probably the most vehement attack which was made on Secretary

Gage related to the legality of the deposit of the proceeds of the sale of the old custom-house property in the city of New York with the National Bank depositary. The act authorizing the sale of that property required that the proceeds be deposited in the United States Treasury as a miscellaneous receipt. Captious critics seized on this provision of law to demonstrate that the Secretary had been guilty of an illegal action in depositing the proceeds of the sale in a depositary bank. Those who endorse this criticism utterly ignored Section 5153, Revised Statutes of the United States, which provides that "all national banking associations, designated for that purpose by the Secretary of the Treasury, shall be depositaries of public moneys, except receipts from customs." It is useless to pursue this since the supporters of this criticism have substantially abandoned it as entirely untenable.

Fifth. The last stand which the Secretary's traducers have been driven to take relates to the charge of collusion with the National City Bank to defraud the city and state of New York out of taxes which may accrue on the old custom-house property purchased by that bank. This charge is as easily disproved as are the others, and must be abandoned, too, in the light of the facts.

In the first place, it is alleged that the Secretary, by permitting the National City Bank to withhold fifty thousand dollars of the purchase price, has so enabled the Government to retain title to the premises as to relieve the National City Bank from any liability for taxes. The Secretary's accusers easily lose sight of the law of Congress under which the old custom-house property was sold, which authorized and directed the Secretary of the Treasury to sell the custom-house property, and to accept the said purchase price in several payments, from time to time. It appears, therefore, that the act itself did not contemplate that the purchaser should pay the full price down, but the Secretary was authorized to accept the said purchase price in several payments from time to time. There is a proviso in the law, too, that "the use, occupation and possession of said property shall not be surrendered until the new custom house is ready for occupation and final payment is fully made." Here, then, is a further confirmation in the law itself of the fact that Congress itself did not contemplate that the purchaser should pay for the property in full until the new custom house should be completed, which, according to Treasury Department estimates, will be in from three to five years.

Under the law, then, the Secretary of the Treasury could not force the purchaser to make full and final payment. The option was with the purchaser, not with the Secretary of the Treasury, and perhaps it is not saying too much to allege that the Secretary of the Treasury would indeed have been in violation of the law, if he had undertaken to enforce a full payment or had refused to accept such payments as were tendered.

But the thing which troubles the critic is purely an imaginary one. Why did not the National City Bank pay the balance of fifty thousand dollars? Perhaps they anticipated contumacy in Congress in making appropriation to pay the rent, and thus held back fifty thousand dollars. If that be the case, they should have held back a considerably larger sum.

But this whole charge of collusion with the National City Bank in order to

enable it to defraud the city and state of New York out of taxes vanishes into thin air when the New York law with reference to taxation of banks and bank shares is held up before the Secretary's traducers.

Section 24 of the Act of 1896, as amended by the Act of May 27, 1896, Revised Statutes of the State of New York, reads as follows in reference to the manner in which bank shares shall be assessed:

"In making such assessment, there shall also be deducted from the value of such shares a sum which bears the same proportion to such value as the assessed value of the real property of such bank, or banking association, bears to the capital stock thereof. This is not to be construed as an exemption of the real estate of the banks or banking associations from taxation."

Therefore it follows that, as the bank's assets are substantially net assets, say, in the case of the National City Bank, $6,000,000 its shares would be taxed on this valuation, in the absence of any real estate showing in the assets; but if real estate be part of the assets, and separately taxed under the law, the amount of the real estate so taxed is to be deducted from the net assets of $6,000,000. If, therefore, the bank did not show real estate, it would be taxed on $6,000,000, but if $3,215,000 be deducted, this would leave $2,785,000 subject to taxation as bank shares, while the value of the real estate holding would be taxed as such. Thus, it is six of one and half a dozen of the other. The bank is either taxed on the value of its real estate which enters into the assets of the bank when the valuation of its shares is considered, or the real estate itself is taxed. There is no escaping taxation in one form or the other. On the other hand, it is not the policy of the law, nor the intention of the law, to subject banks or individuals to double taxation, as if the National City Bank were to be taxed on $6,000,000, the value of its net assets, and again subjected to taxes on account of real estate holdings resulting from the purchase of the old custom-house property to a valuation exceeding $3,000,000. It will readily be perceived that the National City Bank, when it made the payment to the Government of $3,215,000 on account of the purchaase of the old custom-house property, was required to take up this item in some form among the assets of the bank, and thus the amount entered into the valuation of the bank's shares, and is so subject to taxation under the laws of the State of New York. If, on the other hand, complete title had been acquired by the National City Bank to the old custom-house property, and the real estate itself had been subjected to taxes, the bank would have been entitled to a deduction of an equivalent amount from the net assets of the bank. The case stands this way: No real estate subject to taxation, no deduction. The bank must perforce have made an entry on its books showing an asset of $3,215,000, which enters into the value of the bank's shares subject to taxation under the laws of the State of New York.

Since there can be no escape from the taxes involved, the charge that Secretary Gage conspired with the National City Bank to defraud the city and state of New York out of taxes utterly disappears, and, like all the other malignant and bitter criticisms which have been leveled at the Secretary of the Treasury, cannot be sustained in the light of common sense or reason.

Secretary Gage is not a loser by reason of the attacks which have been made concerning his administration of the Treasury Department. His opponents have,

in fact, given him an opportunity to demonstrate to the whole country what the closest of his observers already knew, namely, that as a financier at the head of the Treasury Department he has probably not had his equal since Hamilton's day. No one can review the transactions of the Treasury Department under this administration, including the reception and distribution of the large fund of $58,000,000 which came from the Union Pacific settlement, the financing of the war loan of 1898, and the handling of the surplus revenues of 1899, without profound admiration for the genius and financial wisdom which the Secretary displayed in each and every one of these great undertakings. Business men will understand that when, in the fall of 1897, $58,000,000 were to be paid out by the New York banks just at a season when those banks were being drained by the country, sound management of the Government's part in the transaction required that it should so withdraw this large fund and re-distribute it among the banks as to maintain at all times equilibrium of exchanges. That was done, and this country and the world would have forgotten the achievement had it not been for the fool attack which blind partisanship, and, in some instances, personal grievances have directed. Then, in the summer of 1898, in the midst of war, nothing short of the finest ability could have directed the reception of so large a sum as $200,000,000 into the Treasury, and its redistribution among 318 banks located in forty-three states and territories, without the least annoyance to business. Such a triumph of financiering would have been forgotten, too, if it had not been for the attacks which have recently been made upon the Secretary. The successful efforts of Secretary Gage to prevent a money panic recently, and all its attendant and widespread evils, are almost too well known to be recounted. By every artifice at his command, including the issue of gold certificates, the anticipation of interest due on Government bonds, the purchase of bonds in the open market, and the depositing of internal revenue receipts in depositary banks, he sought to arrest the growing stringency, and finally, when the situation became desperate, he intervened with the powerful arm of the Treasury, and no doubt saved the country from a period of violent disturbance, for all of which he is entitled to the profoundest gratitude. It is quite likely that, in general, the people of the country are in hearty sympathy with the Secretary, and it is by no means certain that he is not greatly the gainer as the result of the unjust abuse which has been heaped upon him. This is the bright side of the question.

There is a dark side to it all, and one which The Bankers' Monthly is reluctantly compelled to acknowledge.

The attack which has been made upon Secretary Gage demonstrates the fact that there is a demagogic spirit which possesses both parties, leading them at times to select as the object of bitter political vituperation even an honest man, and by every art and practice, fair or unfair, just or unjust, to undermine the public confidence in him. The situation in this respect is grievous indeed, for the attack on Secretary Gage will likely convince most every honest man that the public service offers little opportunity for successful men of ability and integrity. It will be argued by those who in the future are called upon to assume the burdensome responsibilities of high executive offices that they but leave the field of fair endeavor,

where they have earned renown and the right to bear good names and character, to engage in a thankless task where the best, the most zealous, the most faithful, and the most honest effort is likely to be construed by demagogues as pregnant with ways that are dark and devious. It has come to be, therefore, that a man of spotless character, renowned in the business world for his integrity and business capacity, cannot enter the public service without the almost absolute certainty of being villified and possibly destroyed.

The prospect is not promising for the public service. It means that honest men will prefer to remain at home, there to live and die, retaining to the last the respect and admiration which well-doing has earned, rather than to make the tremendous personal sacrifice which is involved in accepting public office.

CHANGES IN GERMAN CURRENCY PLANNED.

A bill was recently introduced into the German Reichstag which proposes alterations in the currency of the empire. These changes comprise the withdrawal of certain classes of coins from circulation and an increase in the number of silver coins until the number reaches a proportion of 14 marks per head of the population. In the discussion of the proposed bill the secretary of state for the imperial treasury, one of its supporters, says that an increase of the silver currency is absolutely requisite. At the same time it is proposed to withdraw from circulation the thaler pieces. The minister said that in 1897 Germany had imported 40,000,000 marks, and in 1899, up to September, 47,000,000 marks more in gold than she had exported. The gain in currency through the annual coinage of 30,000,000 marks of silver demanded yearly twenty-two tons of fine silver, while the annual production of silver in the world amounted to six thousand tons. During further debate on the bill it was remarked that the prolongation of the war in South Africa would seriously endanger the production and output of the precious metals; but it was objected that no war in late years had lasted a year. A conservative deputy observed that gold would always remain the coin of the upper ten thousand, and that the Boers held the key to their gold deposits, and might cut off a good bit of Germany's small gold cover. Dr. Koch, director of the German Imperial Bank, pointed out that all of the great states, including Russia and Japan, had now gone over to the gold standard, and he himself regarded the question of the monetary standard as settled absolutely. Dr. Heiligenstadt, a banker, affirmed that so long as Germany remained a creditor nation, and did not become a debtor nation—a contingency of which there was prospect in view of the present prosperity of her trade and industry—her gold standard was not in danger. Dr. Arendt, the bimetallist, declared that the rise in the discount rate was for the most part occasioned by the scarcity of gold. Dr. Siemens, director of the German Bank, expressed the opinion that further international conventions regarding the monetary standard would never be held, and there was no prospect whatever that the silver standard would ever be restored.

FAVORABLE SHOWING AS TO FAILURES.

The statistics concerning business failures in Great Britain during 1899 compared with those of 1898 show a gratifying reduction. The total number of bankruptcies announced in 1899 was 8,600, as compared with 8,895 in 1898, a falling off of 295, or 3.3 per cent. The wholesale trades show the best record, having declined from 1,020 to 837, a reduction of 183, while on the much larger total of 7,875 in the retail trades, the falling off was only 122, there being 7,753 failures in this branch in 1899. The number of failures among farmers was only 293, as compared with 344 in 1898 and 446 in 1897. There were reductions in the number of bankruptcies recorded of woolen and worsted and silk manufacturers and merchants, and in all the trades connected with the supply and distribution of food and clothing. The failures among cycle manufacturers and agents showed a total of only 129, as compared with 140 in the previous year. On the other side of the account, however, the statistics show that among those engaged in the building trades—builders, architects and surveyors—there were 587 failures in 1899, against 431 in 1898, and the failures of laborers, bricklayers and slaters rose from 132 in 1898 to 157 in 1899. The only other noteworthy case of increase was among the keepers of public houses, of whom 414 failed, against 356 in 1898. The returns show that 1,955 limited companies were wound up during the year, of which 996 were voluntary liquidations, and 320 were wound up for the purpose of reorganizing.

CENTRAL CLEARING HOUSE BANK FOR NORWAY.

About thirty of the leading provincial banks of Norway have united in the establishment of a Norwegian central bank at Christiania, the capital, having for its principal object the rendering of services incidental to a clearing house. The capital has been placed at 6,000,000 kronen, divided into shares of 35,000 kronen. It is proposed to pay not more than a dividend of 5 per cent out of the profits until the reserve fund amounts to 33 per cent of the nominal share capital, not more than 6 per cent until that fund is equivalent to 66 per cent, and not more than 7 per cent until the reserve fund equals the share capital. Among the institutions interested in the new undertaking are the Central Bank, the Stockholm Private Bank, the Copenhagen Private Bank, the Deutsche Bank, the Banque de Paris et des Pays-Bas, and Messrs. Hambro & Son. Each bank concerned in the clearing house will be represented on the board of directors.

RESTRICTIONS ON FOREIGN BANKS.

The Brazilian minister of finance recently called a meeting of the presidents of the foreign banks doing business in Rio de Janeiro, and informed them that the government had resolved to compel all foreign banking companies to complete their capital in compliance with existing requirements of the laws. This action will place five foreign banks under the necessity of employing several millions of foreign capital in Rio de Janeiro instead of using native capital.

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PORTO RICAN CURRENCY.

In his report to the President of the United States, Dr. Henry K. Carroll, who was appointed special commissioner for the United States to Porto Rico, the following appears in regard to the currency and banking of that island:

"The action of the President in fixing the value of the peso in United States money was as just a solution of the problem as could have been reached. It only remains to complete the process by retiring the native currency when it can be done without injury to the interests of the island, and allowing the money of the United States to be the circulating medium of the island. The depreciated silver of the Spanish regime is a source of confusion in commercial transactions. Silver dollars and half dollars—American—of practically the same weight and fineness pass for dollars and half dollars, while the peso and 40-centavo piece are received at a little more than 60 cents and 24 cents, respectively. The time for the change will come when cabotage, or free commerce, is established between ports of Porto Rico and those of the United States. The people desire a monetary system which will harmonize with those of other countries.

"The currency in circulation is so limited in amount and the banking facilities so meager that borrowing has been attended with difficulties and great expense. There is only one bank of issue—the Spanish Bank of Porto Rico, in San Juan—which had in circulation usually from $2,500,000 to $3,000,000 of paper money. These notes were accepted in some parts of the island, but they were not a legal tender, and did not circulate extensively outside of San Juan. The Territorial and Agricultural Bank in San Juan was founded in 1894 on the model of the Credit Foncier of France. Its nominal capital is $2,400,000, of which only one-fourth has been realized by the sale of shares. Its principal business is to make loans on long terms on first mortgages on real estate, for which it issues hypothecary bonds. These issues have not exceeded $1,000,000. There were two savings banks (caja de ahorra), one in Ponce and one in Mayaguez. Their cedulas (so large that they had to be folded) obtained some circulation. They were taken as a convenience instead of silver.

"There is great need of a banking system for Porto Rico which shall allow of the establishment of banks in the chief cities and towns of the island. The Spanish banking law permits the free establishment of note-issuing banks, provided they are supervised by a governor appointed by the Government, the limit of circulating notes being fixed at three times the amount of the paid-up capital. Our national banks could not meet the urgent demand of the agriculturists for long-time loans on mortgages on real estate, but they would be of incalculable benefit to the merchants and business men. They could issue notes and thus increase the circulating medium; they could lend on collateral for short terms; they would bring banking facilities into every considerable community, and business transactions would be largely by check instead of by shipments of silver. The conditions of the agriculturists are peculiar, and they unite in saying that loans for periods of from twenty to thirty or forty years are absolutely necessary. The Agricultural Bank met their needs in so far as it had ability; but its scale of business was far too limited, and but few could get accommodations from it. They suggest the establishment of similar banks in other cities, or, failing in that, a large increase in the capital of the existing bank, the guarantee of its securities by the Government, and their recognition in the stock markets of the United States."

GOLD PRODUCED IN RUSSIA.

There are hundreds of placer workings and mines in the Russian possessions in Europe and Asia, scattered over a vast area, whose annual production reaches scarcely a few ounces. The proprietors of these small workings evidently do not carry their gold to the three Russian refineries, which number represents the total in the Russian Empire. It is therefore impossible to know exactly how much fine gold is produced in Russia during any given period. Production, therefore, properly so-called, may only be given in a hypothetical degree of weight and fineness. The production of gold in Russia for the years 1890 to 1898 may be seen from the following table, prepared from Russian sources:

Years.	Ounces.
1890	1,265,858
1891	1,256,712
1892	1,382,510
1893	1,442,580
1894	1,380,643
1895	1,321,738
1896	1,196,368
*1897	1,224,911
*1898	1,235,764

*Approximated.

To anyone who wishes to understand the movements of the production of gold in Russia, these are the only figures which can properly be taken into consideration. All other figures—the statements of the refineries, deposits at the mint and outgoing from the mint—doubtless depend on the total production.

All the gold produced in the Russian Empire, Finland excepted (which produces between four and five kilograms per annum), goes through the refineries of Ekaterinburg, Tomsk and Irkutsk, after which, when each refinery possesses a sufficient stock ($2,000,000 at least), it is sent to the mint at St. Petersburg, the only one in Russia. All affairs connected with the administration of the coinage are under the control of the Minister of Finance, whose duty it is to take the necessary measures for maintaining a firm monetary system. The Russian monetary system is based on gold, and the monetary unit is the ruble, divided into 100 copecks.

The coinage of Russia is composed of gold, silver and copper. Gold money is coined both of gold belonging to the state and by private persons. Gold which is brought to the mint by private persons must be coined into money, provided the amount of fine gold presented is not less than one-quarter of a pound troy. The gold coins minted are of the denomination of 15, 10, 7½ and 5 rubles. These coins contain 900 parts of fine gold to 100 parts of copper. Silver and copper money is coined only from metal belonging to the Russian Treasury. Silver pieces coined are of the denomination of one ruble, 50, 25, 20, 15, 10 and 5 copecks. The silver coins are of one ruble and 50 and 25 copecks, contain 900 parts of fine silver and 100 parts of copper, while the silver coins of 20, 15, 10 and 5 copecks contain 500 parts of fine silver and 500 parts of copper. The copper money coined is in pieces of 5, 3 and 2 copecks, one copeck, one-half and one-quarter of a copeck, at the rate of 50 rubles of coin from a pood (43.89 pounds troy) of copper. Gold coin of full weight is legal tender for the payment of any amount. Defaced or worn gold coin is received only by treasuries specially designated by the Minister of Finance at the value of the fine gold contained in such coin, after deducting the cost of recoining at the rate of one copeck for five rubles. Light, defaced and worn gold coin, when once received by a government treasury is not again issued for circulation.

Silver and copper constitute the subsidiary coinage for circulation and payments, and the total amount of such coin in circulation cannot exceed three rubles per capita of the whole population of the Empire. A tender of payment of one ruble, 50 copecks and 25 copecks is legal tender among private persons to an amount not exceeding 25 rubles, and the other silver and copper coins to an amount not exceeding three rubles. All worn silver and copper coins which are paid into the government treasury are not again reissued for circulation, and defaced silver and copper coins are not in any case received by the government treasury, nor are they legal tender among private persons.

The St. Petersburg mint is under the direct control and authority of the Minister of Finance, the management of which is delegated to a director and deputy and chiefs of technical departments, similar to the mints of the United States. The mint receives gold and silver from owners of mines, or gold from any private person. Gold and silver brought to the mint is melted down, weighed and assayed, and the person or his representa-

tive who takes it to the mint has the right to be present during these operations, and in the case of dissatisfaction with the correctness of the fineness fixed by the director, owners have the right to demand, through the Department of Mines, that the bullion be re-assayed in the presence of a representative of the Department of Mines, while private persons may receive back their bullion on the payment of costs for assaying and melting at a rate to be fixed by the Minister of Finance.

The charge for coining is 42.31½ rubles per pood of fine gold. The mint price of gold is about 5.51 rubles per 65.83 grains of fine gold. The silver obtained in the process of separating the metal by the mint, and likewise silver belonging to owners of mines is returned to them in bullion after deducting expenses and the charge of 15 rubles per pood for making the metal into ingots. All metal before leaving the mint is stamped with the Imperial coat of arms and the name of the principal assayer.

IMPLIED TRANSFERS EXEMPT.

Commissioner Wilson of the Internal Revenue Bureau has decided an important question relative to the taxability of transfers of mortgages, both real estate and chattel. The question came up on a recent decision in a replevin suit brought by the State Bank of Orion, Ill., through its Kansas City attorneys, Wollman, Solomon & Cooper, in the United States District Court at Keokuk, Iowa.

Judge Woodson refused to allow a mortgage to be offered in evidence because it was not stamped as a transfer. It appears that the mortgage was given to secure the payment of a note which passed by indorsement through several hands. Judge Woolson refused to allow the mortgage to be introduced in evidence on the ground that it had not been stamped for each transfer.

The attorneys for the State Bank of Orion, Ill., received a letter from Commissioner Wilson, which reads as follows:

"I have to acknowledge receipt of your letter of recent date, in which you discuss the question of the taxation of the transfer of mortgages. Where no express transfer or assignment is made, but in consequence of the note evidencing the debt being transferred by indorsement, there appears to be an implied transfer of the mortgage in contemplation of the law. In reply you are advised that this office has ruled that implied transfers of mortgages are not taxable, and that the transfer or assignment of a mortgage in order to be liable to stamp duty, under schedule A, act of June 13, 1898, must be made in writing and signed by the assignor." The case will be appealed.

COINAGE FOR JANUARY.

Coinage executed at the mints of the United States during the month of January, 1900, was as follows:

Denominations.	Pieces.	Value.
Double eagles	378,580	$ 7,571,600
Eagles	374,840	3,748,400
Half eagles	39,000	195,000
Total gold	792,420	11,515,000
Silver dollars	1,550,000	1,550,000
Half dollars	660,322	330,161
Quarter dollars	1,312,000	328,000
Dimes	1,560,000	156,000
Total silver	5,082,322	2,364,161
Five-cent, nickels ..	2,211,000	110,550
One-cent, bronze ..	6,372,000	63,720
Total minor	8,583,000	174,270
Total coinage ..	14,457,742	$14,053,431

ARE OPPOSED TO A CHANGE.

At a recent group meeting of the Missouri Bankers Association a resolution was passed asking the present Secretary of State, the Hon. A. A. Lesueur, who by virtue of his office is ex-officio bank examiner, to retain his office until the expiration of his present term. Mr. Lesueur has recently engaged in private business, having purchased in connection with others the Kansas City Times. His term of office will expire Jan. 1, 1901. The governor and some others are trying to induce Mr. Lesueur to resign, so that other appointments could be made. The association feels with a change at this time for so short a period a hardship would be worked upon not only the banking interests of the state, but upon business interests in general. New rulings would be made in regard to the banking business, and new examiners would be appointed. The convention at Chillicothe thoroughly discussed this matter and a resolution was introduced, which was unanimously carried, requesting that the present Secretary of State retain his office until the expiration of his present

term, as no interests in his charge would suffer by his engaging in a private business for so short a period, and during the close of his successful twelve years' administration.

EMPIRE OF THE SOUTH.

What is unquestionably the most comprehensive and beautiful volume ever issued upon the South, has just been published by the Southern Railway. Its title, "The Empire of the South," conveys an impression of its general character, but nothing short of a thorough reading demonstrates how carefully the author, Mr. Frank Presbrey, has gone into every interest of this section, commercial, industrial and educational. The book is a superbly illustrated octavo volume of nearly two hundred pages, and not only is the South and all of her vast interests treated in a general way, but each State is separately given full representation. The author had the co-operation of the officials of the Southern Railway in its preparation, and evidently the greatest pains have been taken to make a presentation which is thorough, correct, and at the same time exceedingly interesting. From advance sheets we quote the opening chapter, which appears in the volume under the heading, "The South—Yesterday, To-day, and To-morrow."

"The advance of the Empire of the South has been one of the grandest and most noteworthy movements in the industrial and commercial history of the world. It has annulled the force of the adage, 'Westward the course of empire takes its way,' and has destroyed for all time the theory of political economists that emigration follows isothermal lines.

"Considered in general, the development of the South in all avenues of human activity has been coincident and parallel to the growth of the country at large. When, however, this great region is considered by itself, or in connection with individual sections of the United States, a basis of comparison is presented which brings out with startling clearness and in incontrovertible figures the majesty and rapidity of its unparalleled progress.

"Taken as a whole, the States included in this area form an empire of a half million square miles. It is four times greater than England, Ireland and Scotland, and more than seven times larger than the combined area of the New England States. Within its borders could be placed sixty-four States the size of Massachusetts, and five hundred the size of Rhode Island. It has so generous a supply of natural and material wealth, that, if the balance of the world should be swept out of existence, it could prosper and support itself through the ages to come. Raw materials exist or are successfully grown in every part of the South in such prodigal abundance that transportation from mine and field to factory is a minor item. It has a system of intercommunication and connection with the outside world by water and rail which limits the boundaries of its trade and commerce only as civilization is limited. It has a genial climate and prolific soil, and in all avenues, industrial, commercial, agricultural, and intellectual, offers its own citizens, and those who may in the future become such, every advantage and inducement to be found in any portion of the United States."

Copies of "The Empire of the South," a volume of 184 quarto pages and 500 illustrations, may be had by remitting 15 cents to cover postage to

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THE GOLD STANDARD IN JAPAN.

Mr. S. Uchida, consul for Japan at New York, has written a very interesting sketch of the experiences of his country with different monetary systems in the last thirty years, which appears in the columns of Public Policy. Mr. Uchida shows that the gold standard was nominally established by Japan soon after it opened commercial relations with the outside world. It early learned that it must unify its local currencies, then in a chaotic condition, and that it should have a standard of value bearing some definite relation to that used by the world, in which it had become a factor. Unfortunately, just as this reform was begun, the government was forced to grapple with rebellion, and its expenses being enormous, it resorted to repeated issues of paper money. It was obliged to abandon all pretense of keeping this paper currency at par with gold. The latter passed out of circulation and was quoted at a premium. Japan also tried a national bank currency, modeled after ours, but as it was redeemable in the government paper money, the bank notes suffered the same discount. The next step was to admit silver to free coinage and make it a

full legal tender. This gave nominally the double standard, but in practice the depreciated paper expelled all silver as well as gold. Gold, silver and paper were alike legal tender, but no two of the same value. Nothing more is required to show that something besides the legal tender quality is required in money. At this time, 1881, Count Matsukata, the same statesman who lately established the gold standard, became minister of finance. He determined to resume specie payments upon a silver basis. His plan was: First, to pay off the government notes, cancel them and issue no more; second, to compel the national banks to pay off their notes and retire them; third, to organize one great central bank of issue, modeled after the Imperial Bank of Germany, which should have exclusive privilege of issuing paper money and be required to always redeem the same in silver. This tied the currency to silver. It relieved the country from the fluctuations of an irredeemable paper currency, which had been found injurious to all interests, but Count Matsukata was of the opinion that Japan had not yet the best system obtainable. He believed the adoption of the gold standard would be another step of progress, and, indeed, was indispensable if that country aspired to a prominent commercial position. Accordingly, in 1893, was appointed a monetary commission of fifteen members to investigate the whole subject. It was composed of high officials, professors of the University of Japan, members of the Diet, and business men eminent in the commerce of the country. The outcome of its investigations was the decision that the country should adopt the gold standard.

SATISFACTORY CANADIAN TRADE.

The following particulars relating to the development of the export trade of the Dominion of Canada are based on an article supplied to the Canadian Manufacturers' Association by Mr. G. Johnson, Dominion statistician: Canada has exported since confederation, that is, in about thirty-one years, home products of the farm and mine, the fisheries, the forest, the workshop and the factory to the value of $2,464,000,000. The best customer of the Dominion during these thirty-one years has been the mother country. She has taken more than one-half of the whole, or $1,260;565,563. Next comes the United States, which has taken over $955,000,000, or $305,500,000 less than the United Kingdom. The British West Indies come next with purchases from Canada amounting to $59,945,541. Newfoundland has taken $48,807,362; France, $12,190,654; Germany, $9,080,194; and all other countries, $118,640,647. Great Britain began in 1868 by taking about $18,000,000 of Canadian products. By 1872 she had got beyond $25,000,000; by 1882, nearly $40,000,000; by 1892, beyond $54,000,000, after which year her takings increased steadily, till in 1898 they were over $93,000,000. The United States has shown no such activity in buying from Canada. In 1868 the purchases of that country from the Dominion amounted to over $22,000,000. By 1872 these had increased to nearly $30,000,000; by 1882 to $41,700,000. That is the highest figure United States purchases ever reached. They have been steadily decreasing, and in 1898 they were only $34,400,000. During the thirty-one years Great Britain's purchases from Canada have quintupled. In the same period the United States' purchases have been trebled. Great Britain, which purchased in 1868 four and four-tenths millions of dollars less than the United States, bought in 1898 fifty-eight and three-tenths millions more than the United States. Of this large sum of $2,464,000,000 of goods, the produce of Canada sent out of the country for the purpose of finding a market, the export of manufactures amounted to $1,020,212,537, or about 41 per cent of the total value of the exports of Canada's home production.

FARMER'S INTEREST IN BANKING QUESTIONS.

Two recent numbers of Sound Currency, by L. Carroll Root, secretary of the Reform Club's Sound Currency Committee, and formerly assistant to the Indianapolis Monetary Commission, deal with the banking question from a somewhat new but important point of view. The first is entitled "Deposit Currency." In it the author shows how bank deposits subject to check constitute the main currency of all the larger business of the country. He demonstrates conclusively that these deposits are bank currency just as truly as bank notes are, the two being only different forms which bank credit takes, and being similarly created in the operation of discounting the notes of the bank's customers, and both performing all the offices of currency where used.

Mr. Root shows what are some of the considerations which have made the note form of currency more acceptable for use in country districts and at the same time have resulted in a decided preference for the bank deposit as the main currency for use in the cities and the distinctly commercial communities.

In the second pamphlet, entitled "The Farmer's Interest in the Banking Question," the author develops this point further, and shows how, because of it, the restrictions which our laws have placed upon the issue of bank notes in excess of those put upon the use of deposits amount to a practical discrimination against the use of bank notes and in favor of those whose currency is deposits, and is thus a discrimination against the country in favor of the city.

The most important of these restrictions are the special taxation of bank notes and the requirement for investment in United States bonds to be deposited as security for their issue. Because of these restrictions the use of bank notes by those whose habits and convenience require that form of currency (that is by the farmers and the population of our agricultural sections generally) has been made expensive,while the commercial and financial classes, who do not care to make use of notes, but whose business is best and most conveniently done with deposits, have been left free to use their own particular form of currency without restrictions or burdens.

This is the reason the author shows why rates of interest are so high in our agricultural sections. More money can be made by starting a bank in a city and lending at 5 per cent, where the form of currency desired (deposits) is untaxed and unburdened, than can be made by loaning at 9 per cent in a country district, where a considerable portion of the currency must take the form of notes, the issue of which is so severely burdened. Until those burdens are removed rates of interest must remain much higher in the country than in the city.

WOULD PARALYZE BANKING.

An alleged decision by Attorney General Akin of Illinois, stating that boards of review have the power to compel banks to furnish a list of their deposits April 1st for the purpose of enabling the board to get at tax-dodgers, can hardly be taken seriously. No one demands that a board of review shall establish a court of inquisition. If such a decision should be carried out it will paralyze the banking business. If it is understood that the banks must give the names of their depositors, when April 1st approaches the depositors will withdraw their deposits and the banks will have to call in their loans. Shortly before April 1st there would be a run on the banks by the withdrawal of deposits and private business interests would suffer. The public injury would be so great the board could not afford to compel the banks to divulge the names of their depositors.

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BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACKNOWLEDGMENT — LIEN OF HOMESTEAD—INTEREST OF NOTARY.

Where the notary taking the acknowledgement of the owners to a contract creating a lien on a homestead was a stockholder and director of the company obtaining the lien, the acknowledgment was void, and the contract created no lien on the homestead.—Workman's Mut. Aid Assn. vs. Monroe, 53 S. W. Rep. (Tex.) 1029.

ALTERATION OF NOTE—RECOVERY ON DEBT—FRAUDULENT INTENT.

Though money is loaned, and a note given therefor at the same time, the loan is not merged in the note, so as to prevent recovery on the debt, in case of innocent alteration of the note, avoiding it.

Material alteration of note, though without consent of the maker, being under an honest mistake of right, will not prevent recovery of the original indebtedness. Savage vs. Savage et al., 59 Pac. Rep. (Ore.), 461.

ALTERATION OF NOTE—MATERIALITY—ADDITION OF NAME OF GUARANTOR.

The placing by a third person of his name on a note as guarantor, by agreement with the payee, and without the privity of the maker, is not a material alteration, which affects the validity of the note as against the maker, nor is the erasure of such name by a subsequent agreement between the same parties.—First Nat. Bank of Butte vs. Weidenbeck et al., 97 Fed. Rep., 896.

ASSIGNMENT FOR BENEFIT OF CREDITORS—LIEN—PRIORITY

Mortgages given for a valuable consideration, and without knowledge by the mortgagees that the mortgagor intended to make a general assignment, when delivered and filed prior to an assignment by the mortgagor made on the same day, are a prior lien on the mortgaged goods, and not a part of the general assignment.—First Nat. Bank of City of Independence vs. Sweet et al., 81 N. W. Rep. (Iowa), 238.

BANKS — LIQUIDATION — PREFERRING CREDITORS—CORPORATIONS.

The fact that the board of directors of a bank had resolved to go into liquidation does not render invalid an agreement afterwards made by which it preferred a certain creditor.

Civ. Code, Sec. 3432, providing that a "debtor" may prefer creditors, includes corporations as well as partnerships and individuals.—Merced Bank vs. Ivett., 59 Pac. Rep. (Cal.), 393.

BANKS AND BANKING—CRIMINAL LAW—WRONGFUL RECEPTION OF DEPOSITS — INSOLVENCY — STATUTES.

Rev. St. 1889, Sec. 3581, making it larceny for any officer of a bank to assent to the reception of deposits after he has knowledge that such bank is in failing circumstances, does not violate Const.,Art. 4, Sec. 53, prohibiting special legislation.

Const. Art. 12, Sec. 27, making it a crime, the nature and punishment of which shall be prescribed by law, for any officer of a bank to assent to the reception of deposits after knowledge that such bank is insolvent, and Rev. St. 1889, Sec. 3581, passed thereunder, do not violate Const. U. S. Amend. 14, Sec. 1, providing that no state shall deny to any person within its jurisdiction the equal protection of the laws.

It was not error to instruct that a bank is in failing circumstances when unable to meet the demands of its depositors in the ordinary and usual course of business, even though an inability to so meet demands upon it was caused by a stringency in the money market.

An instruction, in the language of the statute, that the failure of a bank is prima facie evidence of knowledge on the part of its president that the same was in failing circumstances, coupled with a statement that prima facie evidence is such that raises such a degree of probability

in its favor that it must prevail unless it be rebutted, or the contrary proved, is not erroneous.

It was not error to instruct that, in determining the guilt or innocence of defendant, testimony as to his honesty and integrity should be taken into account, but that, if he was found guilty, his previous good character could not justify or excuse the offense.

It was not error to refuse an instruction that testimony as to the value of assets of a bank must not be considered when based on information gained from others, since the only way of ascertaining the value of such assets is to take the estimate at which they are generally held in the market.—State vs. Darragh, 54 S. W. Rep. (Mo.), 226.

BANKS—NOTE—PAYMENT.

Where a bank sent a note to a correspondent for collection, and the latter, which had the maker's money on deposit, with instructions to pay it on the note, charged the amount to the maker, and credited it to the sender of the note in the regular course of business, it constitutes a payment, though the bank failed the next day, and returned the note without indorsing anything thereon, or accounting for the collection.—Daniel vs. St. Louis Nat. Bank, 54 S. W. Rep. (Ark.), 214.

BANKS AND BANKING—CONSTITUTIONAL PROVISIONS — LIABILITY OF STOCKHOLDERS—CLAIMS BY DEPOSITORS.

Const. 1846, Art. 8, Secs. 1-3, providing for the information of corporations, the alteration or repeal of laws or special acts creating them, and defining the term "corporations" as used in said article, apply to banking corporations, though Section 7 declares and defines the liability of stockholders in banks of issue, and Section 4 provides for chartering savings banks by general law, prohibits special charters to banks, and requires them to be incorporated under general laws.

The stock corporation law (Laws 1890, c. 564, Sec. 58) which applies to stockholders of an insolvent bank, declares that no stockholder shall be personally liable for a corporate debt not payable within two years from the time it is contracted, nor unless the corporation is sued for it within two years after it became due. Held, not to relieve stockholders of an insolvent bank from claims for deposits, since the deposits are due, within the statute, as they are legally enforceable at the option of the creditor within the statutory limit, and, conceding that they are not due unless demanded, the commencement of the action against the stockholders is equivalent to a formal demand.—Barnes et al. vs. Trevor et al., N. Y. Sup., 85.

BANKS AND BANKING—EXECUTORS AND ADMINISTRATORS—LIABILITY FOR DEPOSITS.

Where checks payable to an administrator as such were indorsed by him in that capacity, and deposited to his individual account, and afterwards the amount was checked out by him, and appropriated, the bank is not liable to the estate.—Safe Deposit & Trust Co. vs. Diamond Nat. Bank, 44 Atl. Rep. (Pa.), 1064.

BANKS AND BANKING—UNINCORPORATED BANK—CORPORATIONS DE FACTO—DISPOSITION OF ASSETS.

An unincorporated bank exclusively owned by one person is not a corporation de facto, though the business was conducted by a president and cashier.

The assets of the bank may be lawfully disposed of by the owner to secure or pay the just claims of any of his just creditors. —Longfellow vs. Barnard, 81 N. W. Rep. (Neb.), 307.

BANKS — DEPOSITS — TRUST FUNDS —DEPOSITOR'S RIGHT TO WITHDRAW — ACCOUNTING — COSTS — EXTRA ALLOWANCE.

Where an executor deposited money belonging to his decedent's estate in a bank in his own name, there is no contractual relation, created with the estate, making the bank liable to account to the estate for moneys deposited.

A bank, in the absence of notice of an adverse claim, has the right to assume that a person depositing money to his own credit has a right to withdraw it.

In an action by a trustee against a bank to compel it to account for moneys of the estate deposited by a former executor in his own name, which the bank paid out in discharge of such executor's personal obligations, with knowledge that they were trust funds, it is not error to refuse an accounting, where plaintiff failed to show that all or any certain part of the deposits belonged to the estate.

Where testator bequeathed an annuity to his daughter for life, and both she and her husband, with the executor's consent, collected moneys belonging to the estate,

not exceeding the amount of the annuity, and deposited it in a bank to his personal credit, the bank, having notice of the facts, was entitled to assume that such moneys were received by the husband as the beneficiary's agent, to apply on the annuity, and hence cannot be required to account therefor to the estate.

In an action for an accounting of trust funds claimed by plaintiff to have been received by defendant, the amount claimed being greatly in excess of the sum proven to have been received by defendant, and for which he ought to account, the latter amount is to be deemed the value of the subject-matter involved, in determining the amount of an extra allowance of costs.—Woodbridge vs. First Nat. Bank of Saratoga Springs, 61 N. Y. Sup., 258.

BANKS—NOTES—LIABILITY OF INDORSER—AUTHORITY OF BANK CASHIER—PLACE OF DEMAND.

An indorser of a note, to whom the indorse sends it for collection at maturity, cannot plead its own failure to make demand and protest as a defense to its liability as indorser.

As to the outside world and persons dealing with a national bank, its cashier is its authorized agent to indorse negotiable paper owned by the bank, and the bank is not relieved from liability as indorser of a note by reason of the fraud of the cashier, unless the indorsee had notice of the fraud.

Where a bank designated as the place of payment of a note has become insolvent, demand on the bank examiner in possession is sufficient.—Auten vs. Manistee Nat. Bank, 54 S. W. Rep. (Ark.), 337.

BILLS—PRESUMPTION WHEN SIGHT DRAFT IS ATTACHED TO BILL OF LADING SHOWING CONSIGNMENT TO CONSIGNOR.

When a consignor forwards for collection, without other instructions, a sight draft, to which is attached a bill of lading showing a consignment to himself, indorsed by him in blank, the presumption is that the shipper did not intend credit, but that it is a cash transaction, requiring payment by the drawee of the draft before delivery to him of the bill of lading, which presumption is not negatived by the fact that the draft was entitled to three days' grace, and considered in law as a time draft.—W. & A. McArthur Co., Limited, vs. Old Second Nat. Bank of Bay City, 81 N. W. Rep. (Mich.), 92.

BONDS—BONA FIDE PURCHASER.

Where coupon bonds secured by mortgage were executed to a private corporation in consideration of its agreement to pay a debt of the obligor, the failure of the corporation to comply with that agreement entitled the obligor to a cancellation of the bonds and mortgage, even in the hands of a bona fide purchaser.—Insurance Co. vs. Hoffman (Ky.), 50 S. W., 979, followed.—Schnabel vs. German-American Title Co. et al., 53 S. W. Rep. (Ky.), 1031.

BROKERS—COMMISSIONS — NOTES — BONA FIDE PURCHASER—ANTECEDENT DEBT.

Defendant introduced plaintiff to G., with whom plaintiff formed a partnership, and defendant claimed commission of G. for having secured him a partner. G. stated that he had not anticipated paying any commission, but would do so in order to satisfy defendant, and transferred to him a note as his agent, with the proposition that if defendant could dispose of the note he might retain a certain amount in consideration therefor, and in consideration of whatever effort he had put forth in the partnership transaction. Held, that defendant had not earned any commission, and his right to one had not been recognized.

CANCELLATION OF INSTRUMENTS—FRAUD AND WANT OF CONSIDERATION.

A note and mortgage executed by plaintiff to defendant for commissions for obtaining a loan of D. to take up plaintiff's note to D. secured by mortgage, and about maturing, will be canceled for fraud and want of consideration; D. having been willing to give plaintiff such time as he wanted for payment of the debt, and having so told defendant, and asked him to so tell plaintiff; and defendant, instead of doing this, having conveyed to plaintiff, or at least fostered, the idea that D. wished to have the old debt paid; and D. having, after plaintiff had, at defendant's urgent request, made a new note and mortgage to D., refused to accept them, and given plaintiff time on the old debt.—Johnson vs. Dilenbeck et al., 80 N. W. Rep. (Iowa), 516.

CHATTEL MORTGAGES — FILING — RIGHT TO PROPERTY.

A mortgagee of chattels, who files the instrument before the rights or liens of third parties intervene, is entitled to the property, as against them.—National

Bank of Commerce vs. Bryden et al., 80 N. W. Rep. (Neb.), 276.

CHATTEL MORTGAGE—REMOVAL OF PROPERTY — CONSENT— ESTOPPEL.

A mortgagor of chattels went, with a prospective buyer, to the mortgagee, who agreed to cancel the mortgage when the buyer had executed a new mortgage, and consented that the buyer should remove the property relying on which consent, the mortgagor also consented to its removal. The new mortgage was never executed, because of disagreement between the mortgagee and the buyer as to length of credit. Held, that the mortgagee was estopped from enforcing against the seller the original debt.—Bank of Antigo vs. Ryan, 80 N. W. Rep. (Wis.), 440.

CHATTEL MORTGAGES — WHETHER VOID IF NOTE FAILS TO STATE IT IS SO SECURED.

A statute of Illinois in force July 1, 1895, provides "That all notes secured by chattel mortgages shall state upon their face that they are so secured, and when assigned by the payee therein named, shall be subject to all defenses existing between the payee and the payor of said notes the same as if said notes were held by the payee therein named, and any chattel mortgage securing notes which do not state upon their face the fact of such security shall be absolutely void."

The Supreme Court in 181 Ill., 448, holds that even though the note does not contain a statement that it is so secured, yet the mortgage is not invalid between the original parties and only becomes invalid in case the note is assigned to a third party. The Court say, "Considering the language used, the evil to be remedied and the object to be attained, it must be held that a mortgage is void for a failure to make the required statement only when the note has been assigned."

CORPORATIONS — ACTION TO ENFORCE STATUTORY LIABILITY OF STOCKHOLDER—LIMITATIONS.

Code Civ. Proc., N. Y., Sec. 394, as amended in 1877, providing that an action against a director or stockholder of a moneyed corporation to enforce a liability "created by law" must be brought within three years after the cause of action accrued, is applicable to an action against a stockholder of a corporation of another state to enforce a liability imposed by the statutes of such state.—Hobbs vs. National Bank of Commerce of Kansas City, Mo., 96 Fed. Rep., 396.

CORPORATIONS — AUTHORITY OF AGENT.

A corporation may act by its agents without giving them authority in writing. It may be bound by acceptance and ratification of the previously unauthorized acts of its agents in the course of its business.—Flaherty vs. Atlantic Lumber Co. et al., 44 Atl. Rep. (N. J.), 186.

CORPORATIONS—BONDS— VALIDITY.

A corporation and its principal stockholder, a co-partnership, who were indorsers of each other's commercial paper, become financially embarassed, and, under an agreement made by the corporation, the firm, and the creditors of both, notes executed by the corporation, and indorsed by the firm, were given to the creditors, of which obligations the firm's creditors received notes amounting to a little more than a third of the combined indebtedness, for which the firm assigned to trustees, named in the agreement, all its stock of the corporation, amounting to almost double the amount of notes received by its creditors, besides all assets and other property of the firm. The corporation being unable to meet the notes at maturity, another agreement was made by the same parties, whereby the notes were substituted for bonds secured by a deed of trust and the stock held by the said trustees. Held, that the bonds, having been issued to discharge an indebtedness contracted for money or property actually received for the use and lawful purposes of the corporation, were not invalidated by the stock corporation law (Laws 1892, c. 688, Sec. 42), providing that no corporation shall issue either stock or bonds except for money, labor done, or property actually received for the use and lawful purposes of such corporation.—In re Snyder et al., 59 N. Y. Sup., 993.

CORPORATIONS — CREATION OF DEBTS IN EXCESS OF LIMIT— LIABILITY OF DIRECTORS.

Creditors of a corporation, who, as directors, have permitted the corporation to become indebted in excess of the limit prescribed by its articles, must be postponed to other creditors, who had no notice of the financial condition of the corporation when their debts were created.

Under Gen. St., c. 56, Sec. 9, which provides that any person who has sustained injury from the fraudulent failure to comply with articles of incorporation may recover damages therefor, directors are personally liable for debts which they have permitted the corporation to con-

tract in excess of the limit prescribed by the articles.—Guenther et al. vs. Baskett Coal Co. et al., 52 S. W. Rep. (Ky.), 931.

CORPORATIONS — FOREIGN —INSOLVENCY—DISTRIBUTION OF ASSETS —PREFERENCES — CONSTITUTIONAL LAW.

The provision of Acts 1877, C. 31, Sec. 5, which gives Tennessee creditors of an insolvent foreign corporation a preference in the administration of the assets of such corporation in the state, in so far that it prefers home creditors over citizens of other states, was held void by the Supreme Court of the United States, as in violation of Article 4, Section 2, of the federal constitution, providing that citizens of each state shall be entitled to all privileges and immunities of citizens in the several states. Held, that under such decision, in the distribution of the local assets of a foreign corporation, creditors who are citizens of other states are entitled to receive their proportionate share on the basis of an impartial distribution among all creditors, as though the statute did not exist, but they are not entitled to share in the preference given by such statute to home creditors over foreign creditors, or others not within the protection of the constitutional provision.—McClung et al. vs. Embreville Freehold, Land, Iron & Railway Co., 52 S. W. Rep. (Tenn.), 1001.

CORPORATIONS — INSOLVENCY— SECRET PREFERENCE OF CREDITORS —EFFECT OF FRAUDULENT PREFERENCE.

The keeping secret of an arrangement between an insolvent corporation and creditors by which the latter were put in control of the corporation, and were given judgment notes to secure them a preference, for the purpose of enabling the corporation to continue in business, with the knowledge that such continuance necessarily involved the obtaining of new credits by the corporation, which could not be obtained if the facts were known, constitutes a fraud on those who were thus induced to become creditors, although there was no specific intention to defraud them, and the parties may have believed it possible for the corporation to eventually pay in full.

A commercial corporation, being in financial difficulty and largely indebted, made an arrangement with its two largest creditors by which it borrowed from them $50,000, and gave them judgment notes covering such sum and its prior indebtedness to them. As a part of the same arrangement, its board of directors was reorganized by placing thereon a majority of persons nominated by such creditors and having no interest in its business, and its by-laws were amended so as to require action of the directors to authorize the giving of further judgment notes. It was agreed that the new directors should not interfere with the business of the corporation, the sole purpose of their appointment being to prevent preferences to other creditors, and the entire arrangement was kept secret to enable the corporation to continue its business. The business was continued for six months, when the corporation suspended, having been in fact insolvent when the arrangement was made. During this time some of the indebtedness was paid off, and new indebtedness to the same and other creditors contracted. Held, that although the laws of the state permitted the preference of creditors by an insolvent, such transaction constituted a fraud in fact on the general creditors, which not only rendered the preferences given by judgment notes invalid, but precluded the creditors so preferred from sharing with the other creditors in the distribution of the assets of the corporation.

A bank, being an unsecured creditor of an insolvent corporation, which was still a going concern, but was known to be about to suspend business, advanced a further sum to the corporation, with knowledge that it was to be used to pay claims in favor of the managing officers of the corporation, and, in consideration of such advance, received judgment notes of the corporation covering its entire claim; and the bills and accounts receivable of the corporation were also assigned to another preferred creditor, who, as a part of the same arrangement, entered into an agreement with the bank to divide pro rata all the proceeds of their respective demands. Held, that the fraudulent preference of the managing officers of the corporation rendered the entire transaction fraudulent and invalid as against the other creditors.

Where certain creditors of an insolvent corporation secured preferences by an arrangement which was fraudulent as to other creditors, and for that reason deprived them of the right to share with such other creditors in the assets of the corporation, a third preferred creditor who became a party to the fraudulent transaction by

making an agreement to share with them pro rata the proceeds of all collections made by either on their claims, is equally debarred by the fraud, and his claim will be postponed to those of the general creditors.—United States Rubber Co. et al. vs. American Oak Leather Co. et al.; American Oak Leather Co. et al. vs. United States Rubber Co. et al., 96 Fed Rep., 891.

Note: The above are the same cases mentioned in the Bankers' Monthly for November, 1897, and which were first decided by Judge Grosscup sitting in the United States Circuit Court for the Northern District of Illinois. The opinion of the Court of Appeals was rendered by Mr. Justice Woods. Mr. Justice Brown filed a dissenting opinion. See 96 Fed., 905.

CORPORATIONS — LIABILITY OF OFFICERS AND OTHERS WHEN STOCK NOT SUBSCRIBED IN GOOD FAITH.

Under Section 18 of the Corporation Act, whenever the board of directors of any stock corporation, or pretended stock corporation, shall assume to exercise corporate powers, or use the name of any such corporation or pretended corporation before all stock named in the articles of incorporation shall be subscribed in good faith, they shall be jointly and severally liable for all debts and liabilities made by them and contracted in the name of such corporation or pretended corporation.

Where by special finding the Appellate Court finds that certain parties assumed to act as directors of a corporation, and assumed and exercised corporate powers and contracted a certain debt in the name of the corporation, before all stock named in the articles of incorporation had been subscribed in good faith, such finding of fact creates a clear liability for said debt under Section 18 of the Corporation Act. —William D. Kent vs. George M. Clark & Co., 32 Chicago Legal News, 69.

CORPORATIONS—NOTE PAYABLE TO PRESIDENT — VALIDITY — RATIFICATION—PLEADING.

A negotiable promissory note executed in behalf of a corporation by its president, and in which he is named as payee, is prima facie void as to such corporation. The burden is upon the holder of such an instrument to show that it is in fact the obligation of the corporation. Proof that it was made payable to the order of the president at the request of the holder does not tend to establish a corporate obligation.

Acts of the president with respect to such a note, such as partial payment with the funds of the corporation, do not bind it, as a ratification of the unauthorized execution of the note, or otherwise. Porter vs. Winona & Dakota Grain Co. et al., 80 N. W. Rep. (Minn.), 965.

CORPORATIONS—RIGHT OF PLEDGEE OF STOCK TO EXAMINE BOOKS—MANDAMUS.

Under the corporation statutes (Laws 1892, c. 687, sec. 20; Id., c. 688, secs. 29, 54), a pledgee of stock of a corporation is not a stockholder, and the corporation owes him no duty to permit him to inspect its books; hence he is not entitled to a mandamus to compel the allowance of such examination.—In re First Nat. Bank of Brooklyn, 59 N. Y. Sup., 1042.

DRAFT—ACCEPTANCE— BONA-FIDES OF PAYEE—PAYMENT TO DRAWEE WITHOUT PRODUCTION OF DRAFT.

A payee of a draft, who, when it was drawn and accepted, credited the amount thereof on a debt owing by the drawer to him, is a bona-fide holder for value, and can maintain an action thereon against the drawee, who, subsequent to the acceptance, paid the amount thereof to the drawer, without requiring the latter to produce the draft.—Texarkana Nat. Bank vs. Stillwell et al., 79 N. W. Rep., 1093.

DRAFT — CONSIDERATION — MISTAKE—AGENCY.

Where a plaintiff bank, having been notified of a deposit, made in another bank in favor of defendant, subject to plaintiff's draft, paid the amount to defendent, taking a receipt, and afterwards in order to obtain the money, had defendant sign a draft on the bank where it was deposited, such draft is founded on a sufficient consideration.

Plaintiff bank, having been notified of a deposit in another bank, subject to its draft, in favor of defendant, paid the amount to defendant, taking his draft on the latter bank, with which plaintiff had had no previous dealings. Held, that plaintiff did not act as the agent of drawee bank, so as to preclude it from recovering from defendant on the draft, after drawee bank had become insolvent.

Plaintiff bank, having been notified of a deposit in another bank, in favor of defendant firm, subject to plaintiff's draft, paid the amount to a member of defendant firm, taking his individual receipt, and soon afterwards, in order to obtain the money, asked him to sign a draft

with the firm name, which he signed without reading, supposing it to be another receipt. The bank in which the fund was deposited became insolvent, and defendant was sued on the draft. Held, that since the partner signing the draft was negligent in failing to read it, the fact that he signed it under a mistake was no defense.—Placer County Bank vs. Freeman et al., 58 Pac. Rep. (Cal.), 388.

DURESS BY IMPRISONMENT—ABUSE OF LEGAL PROCESS—GOOD FAITH OF PLAINTIFF—EVIDENCE.

The commencement of an action for malicious prosecution, and the arrest of the defendant therein, to coerce a settlement, is an abuse of the process, which will vitiate a settlement so induced if the duress was reasonably adequate to overcome the will of the defendant, although the process itself is legal.

In an action on a note given in settlement by a defendant while so under arrest, to which duress is pleaded as a defense, the good faith of plaintiff in instituting the former suit is a material question.

On an issue as to whether a note in suit was obtained by fraud and duress by causing defendant's arrest in a civil suit, the fact that the bail fixed by the order of arrest was apparently excessive may properly be considered by the jury as rendering successful duress more easy of accomplishment, although such bail was fixed by a commissioner, and not by plaintiff.—Behl vs. Schuett et al., 80 N. W. Rep. (Wis.), 73.

EXECUTION OF CONTRACT—READING.

A party cannot escape the legal effect of an instrument which he has signed by showing that, at the time of its execution, he was "worried in mind, and did not read it," where it is shown he is a man of large business experience, and could read.—Condon vs. Rice, 44 Atl. Rep., 169.

FRAUDULENT CONVEYANCES—CONSIDERATION — PREFERRED CREDITOR — HUSBAND AND WIFE — PAYMENT OF DEBT BEFORE DUE.

The release of a bona-fide debt constitutes a valuable consideration, and will support a deed conveying land.

When not made under circumstances forbidden by statute, a debtor may give a preference to one creditor, provided he does not thereby secure a direct advantage to himself at the expense of other creditors, and such preference may extend to the whole of his property.

A husband may pay a bona-fide debt to his wife by a conveyance of land, which will be valid as against his other creditors.

A residence by a husband, with his wife, on property conveyed by him to her for a valuable consideration, is consistent with a bona-fide deed to her, and does not raise a presumption of an attempt to defraud creditors.

A deed based on a valuable consideration will not be invalidated on the ground of being made to defraud creditors, unless it appears that the grantee as well as the grantor participated in such fraudulent purpose.

A bona-fide creditor has a right to obtain a transfer of property from an insolvent debtor at a fair price for the purpose of paying the debt, though the creditor is aware of the insolvency of the debtor.

The fact that a debtor has used all of his property in paying the amount of a note to one of his creditors is not evidence of fraud as to other creditors.

That a vendor of property transferred in settlement of a bona-fide debt failed to disclose to his other creditors the existence of such debt, does not render the conveyance fraudulent as to such creditors.

That a note, in payment of which a conveyance of land was made, was not due at the time, does not render the conveyance fraudulent as to the vendor's other creditors.

Failure by a grantee to have deeds recorded until a few days before an assignment by the firm of which the grantor was a member is not suggestive of fraud in the execution of the deeds, where it does not appear that the grantee knew an assignment was contemplated.

The fact that the consideration for a conveyance of property made by an insolvent debtor with fraudulent intent is a pre-existing debt does not render the conveyance fraudulent as to other creditors, in the absence of any fraud on the part of the grantee.—McElwee vs. Kennedy et al., 34 S. E. Rep. (S. C.), 86.

FRAUDULENT CONVEYANCE —HUSBAND AND WIFE—CONSIDERATION —BURDEN OF PROOF — RENEWAL NOTE.

Where a wife advances money to her husband without any promise to repay the same, or under such circumstances as

not to create the relation of debtor and creditor at the time, such advancement is no consideration for a subsequent conveyance to her.

Where a husband makes a gift to his wife, as against his creditors at the time, it devolves upon the wife to show that his remaining estate was ample to satisfy their demands.

Where a husband conveys all of his estate to his wife's mother, who thereupon shortly conveys the same to the wife, the burden of proof, in a contest between her and her husband's creditors, is upon the wife to show that the conveyance was for a valuable and adequate consideration, without fraudulent intent on the part of the husband or participation therein by herself and brother.—First Nat. Bank of Albuquerque et al. vs. McClellan et al., 58 Pac. Rep. (N. M.), 347.

FRAUDULENT CONVEYANCES — ORGANIZATION OF CORPORATION—CONVEYANCE TO CORPORATION.

A debtor, after notice to all his creditors, and with the consent of most of them, except complainant, in pursuance of a plan therefor previously outlined to his creditors, formed a corporation, and conveyed to it all his property, and received in consideration therefor shares of stock, which he pledged to secure money with which to settle his debts. Held, that the transaction is neither fraudulent in law nor in fact, so as to support a bill by a judgment creditor to compel the application of the property so conveyed to the satisfaction of his judgment. Kingman & Co. vs. Mowry et al., 55 N. E. Rep. (Ill.), 330.

FRAUDULENT CONVEYANCES—CONSIDERATION—SUPPORT OF GRANTOR'S PARENTS.

A conveyance by a debtor to his sister in consideration of her agreement to support their parents is fraudulent as to the grantor's creditors.—Brown et al vs. Moore et al.; Brown vs. Ringwald, 52 S. W. Rep. (Ky.), 944.

FRAUDULENT CONVEYANCE — PRESUMPTION — EVIDENCE — BURDEN OF PROOF.

The question of fraud or intent accompanying conveyances of title is one of fact.

That conveyances of title among relatives are without consideration does not establish them as fraudulent as a matter of law, in an attack upon them by creditors; it but casts the burden of proof upon their bona fides upon the parties who desire to sustain them. Boldt et al. vs. First Nat. Bank of West Point, 80 N. W. Rep. (Neb.), 905.

HUSBAND AND WIFE—ASSUMPTION BY WIFE OF HUSBAND'S DEBT.

Under Ky. St., Sec. 2127, providing that no part of a married woman's estate shall be subject to the payment of any liability upon a contract made after marriage to answer for the debt of another, including her husband, "unless such estate has been set apart for that purpose by a deed of mortgage or other conveyance," a note executed by the wife in lieu of the husband's note, without a new consideration, is not binding.

The making of a loan by a bank to the wife is not a sufficient consideration to uphold the assumption by the wife of the husband's debt to the bank.—Deposit Bank of Carlisle vs. Stitt, 52 S. W. Rep. (Ky.), 950.

INJUNCTION — ATTACHMENT—DAMAGES.

If corporate stocks depreciate in value while wrongfully tied up by injunction, the plaintiff will be liable in damages therefor, if the stocks could and would have been sold before depreciation had they not been so tied up.

Where stocks are pledged for a loan and are subsequently tied up by injunction against the pledgor, and the injunction interposes no obstacle in the way of their disposition by the pledgee, and they depreciate after the injunction is issued and before the pledgor pays the loan, and not afterwards, the pledgor is not entitled to damages on account of such depreciation.

A bill for injunction, in which J. H., his wife, and a bank are defendants, stated that J. H. was the owner of stocks, but had pledged them to the bank for a loan. The writ enjoined the bank from disposing "of the property of John H. Parker in its possession as collateral security." The stock belonged to the wife, and had been so pledged by her. Held, that the injunction interposed no obstacle in the way of the pledgee disposing of said stock.

An injunction was issued restraining defendants from disposing of John H. Parker's property in their possession as collateral security. The bill mentioned certain stocks and "other property" of Parker as such security, but the O. C. Co. stock was not mentioned in it nor in the writ, nor was that company a party to the suit. Said stock was in possession of

some of the defendants to secure loans made to Parker. Held, that injunction did not cover said stock.

Where an injunction is wrongfully sued out and served, the party enjoined, though he sustains no actual damages, is entitled to a nominal sum.

Where an attachment is wrongfully sued out and served, the party against whom it was sued, though he sustains no actual damages, is entitled to a nominal sum.—Fourth Nat. Bank of Chattanooga et al. vs. Crescent Min. Co. et al., 52 S. W. Rep. (Tenn.), 1021.

INSOLVENCY—PREFERENCE.

A pledge made by one, less than three months before filing his petition in insolvency, to obtain extension of time on note, can be recovered by his assignee in insolvency; Pub. St., C. 201, Sec. 26, providing that pledges made within that time, the effect of which would be to diminish the property available to the creditors, made to secure a previously existing debt, shall be void.—Hackett vs. Leominster Nat. Bank et al., 44 Atl. Rep. (N. H.), 393.

MORTGAGES—FORECLOSURE SALE—DOUBTFUL TITLE.

One having bid off land at a foreclosure sale will not be compelled to complete the sale, and take a doubtful title, though it is probable that it will never be assailed.

In 1821 certain uncultivated woodland was conveyed to T. In 1884 L. maintained a partition suit, in which a sale of the land for taxes in 1845 was declared void, but the heirs of T. were not made parties, though there was no record conveyance by him or his heirs. In 1899 the land was bid off under a foreclosure sale under a mortgage in a suit against the mortgagor, who had acquired title under decree in the partition suit. The mortgagor had been in adverse possession of the land since 1884, but there was no evidence as to an adverse possession of any one prior thereto. Held, that the title was not marketable, and that the bidder could not be compelled to complete the purchase.—College Point Sav. Bank vs. Vollmer et al., 60 N. Y. Supp., 389.

MORTGAGES — PAYMENT—AUTHORITY OF AGENT—EVIDENCE.

Where an agent of a mortgagee accepts a certificate of deposit in payment of a mortgage, and deposits it in the bank which issued it to the credit of his own account therein, the transaction is equivalent to a payment in cash.

One paying money due on a mortgage to an agent, who has not the mortgage or the notes, or a satisfaction of them, has the burden of proving that such agent has authority to receive such payments.

One who received application for loans for another, to whom such other sent money to loan, and who deposited the money in his own bank account, and paid it out after examining the title and papers, collected interest and principal, and remitted it, is, as to one who knew of the course of business between them, an agent of the other, and payment of the principal of a mortgage to him is a payment thereof, though he does not have the mortgage note and satisfaction.

Where, on a prior occasion, the mortgagee wrote to the agent to accept a part of the mortgage debt before it was due, and it was paid, and credited by plaintiff, the mortgagors were warranted in believing the agent was authorized to accept the balance before it was due.—Harrison et al. vs. Le Gore et al., 80 N. W. Rep. (Iowa), 670.

NOTES — NEGOTIABILITY — MARGINAL STIPULATIONS — BONA-FIDE PURCHASER — EQUITABLE DEFENSES—SET-OFF.

In the absence of evidence to the contrary, a stipulation on the margin of a note that it is to be discounted at a certain per cent if paid before maturity will be presumed to have been written contemporaneously with the execution of the instrument as a part thereof, and hence will be given effect.

A note containing a stipulation that if it is paid before maturity it shall be subject to discount at a certain per cent, being uncertain as to the amount necessary to satisfy it at the time of its execution, is non-negotiable, and hence subject to equities in the hands of a bona-fide purchaser for value before maturity.

Where non-negotiable notes were given for sheep purchased on a warranty, the maker is entitled to set off his damages caused by a breach of the warranty, not exceeding the amount of the notes as against a bona-fide purchaser thereof before maturity.—National Bank of Commerce vs. Feeney, 80 N. W. Rep. (S. D.), 186.

PARTNERSHIP LIABILITY—NOTE OF INDIVIDUAL PARTNER.

While negotiable paper made in the name of one partner, when his name is not also that of the firm, is not ordinarily binding upon the partnership, yet such

paper, taken when the obligation was incurred by the partnership, and upon its credit, will be regarded as merely collateral, and the other partners will be held liable upon the original consideration. Fair vs. Citizens' State Bank of Arlington, 59 Pac. Rep. (Kan.), 43.

PAYMENT — NOTES—SPECIAL FINDINGS.

The giving of a note, not governed by the law merchant, by a debtor to a creditor, is not evidence that it was offered and accepted as payment; but the giving of a promissory note, governed by the law merchant, is prima facie evidence of payment, and must be accepted as conclusive, in the absence of evidence that such was not the intention of the parties. Bradway vs. Groenendyke et al., 55 N. E. Rep. (Ind.), 434.

PERSONAL OBLIGATION OF AGENT—DISCLOSED PRINCIPAL—GUARANTY.

Defendant, a note broker, wrote a letter to plaintiff, a bank, offering certain paper of D. for discount, and stated that he received a large amount of D.'s business notes each week, and that in the past they were promptly met; that D. was doing a good business, and in case the bank discounted the paper offered, and by chance any paper taken should become overdue, to notify him, and he would have a draft therefor "in your hands in three days' time." The bank's cashier knew that defendant was handling D.'s paper as a broker. Plaintiff answered, accepting the offer, stating that it thought the paper of the best grade, and in case, in future, defendant had more to offer, it would buy same. The paper was indorsed by D., but not by defendant. Held, that defendant was acting for a disclosed principal, and his letter did not constitute a personal guaranty. Commercial Bank vs. Waters, 60 N. Y. Sup., 981.

PLEDGES — RIGHTS OF PLEDGEE — FURTHER INDEBTEDNESS — CONSTRUCTION.

A customer of a bank by agreement pledged to it certain property to secure a loan from the bank, and any other of his liabilities "to said bank, due or to become due, or which may hereafter be contracted or existing." Held, that the agreement included only liabilities of such customer to the bank, or obtained by it in the usual course of business, and not claims against him thereafter purchased by the bank from third persons. Gillet vs. Bank of America, 55 N. E. Rep. (N. Y.), 292.

PRINCIPAL AND AGENT—INDORSEMENT OF FORGED CHECK BY AGENT—LIABILITY OF PRINCIPAL.

An agent of a corporation, duly authorized to indorse checks in its behalf for deposit, may bind it by such an indorsement to the payment of a check purporting to have been drawn by the corporation to its own order, although such check was in fact forged by the agent himself. Warren-Scharf Asphalt Pav. Co. vs. Commercial Nat. Bank of Detroit, Mich., 97 Fed. Rep., 181.

PRINCIPAL AND SURETY—DISCHARGE OF PRINCIPAL—RELEASE OF SURETY.

A surety is discharged from liability to the creditor if the latter, without the knowledge of the surety, in any way changes or modifies the obligation of the principal debtor, or makes any agreement by which such obligation cannot be enforced. Hyde vs. Miller et al., 60 N. Y. Sup., 974.

SAVINGS AND LOAN CORPORATION — LIEN ON STOCK — RIGHTS OF TRANSFEREE.

A corporation organized to do the business of a savings and loan company may, by an express stipulation in the certificate of stock by it issued, reserve a valid lien upon the stock to secure the debts of the holder to it, and such lien may be asserted against a transferee who receives the stock before, but does not present it for transfer on the stock book of the company until after, the original holder becomes indebted to the corporation. Stafford vs. Produce Exch. Banking Co., 55 N. E. Rep. (Ohio), 162.

SUNDAY CONTRACT—MONEY HAD AND RECEIVED—PRINCIPAL AND AGENT—USURY—BILLS AND NOTES —NOTICE OF PROTEST.

Plaintiffs discounted notes on Sunday, then indorsed by defendant, giving him a check, which he on the same day indorsed, the indorsees drawing the money on a subsequent week day. Held that, though there could be no recovery on the notes, an action would lie against defendant for money had and received on the check, the contract relative thereto being ratified on a legal day.

Defendant, having indorsed notes, and had them discounted by plaintiffs, and taken a check therefore in his name, which he indorsed, is liable for money

had and received on the check, though he was known to be acting as agent.

The discounting of notes of a third person at a greater rate than 10 per cent per annum is not usurious.

Notice of protest of note does not have to be received by an indorser to make him liable; it is enough that it was sent to him.—Cook et al. vs. Forker, 44 Atl. Rep. (Pa.), 560

TAXATION—SURPLUS CAPITAL OF BANK.

Only that portion of the surplus capital of a bank is subject to taxation which is not invested in tax-paying property or property exempt from taxation.—Mechanics' National Bank vs. City of Concord, National State Capital Bank, 44 Atl. Rep. (N. H.), 704.

USURY—CONSTRUCTION OF CONTRACT—PROVISION FOR INTEREST AFTER MATURITY.

If, from the language of a note, it appears that the parties, when making it, understood that a provision for the payment of increased interest, after maturity, beyond the rate permitted by law, was not peremptory, but that the maker would be indulged provided he paid the increased rate of interest, such provision will render the note usurious; but if the provision was intended to enforce prompt payment, and the increased rate was a penalty for default, the note is not thereby rendered usurious.—Union Mortgage Banking and Trust Co. vs. Hagood., 97 Fed. Rep., 360.

USURY—NATIONAL BANK—EFFECT ON NOTE.

Under Section 5198 of the Revised Statutes of the United States, where a national bank knowingly takes, receives, or charges a usurious rate of interest, such usurious contract destroys the interest-bearing quality of that paper.—Quint et al. v. First Nat. Bank of Hays City, 58 Pac. Rep. (Kan.), 1010.

USURY—SURETIES—PLEADING USURY—PAROL EVIDENCE.

Under Rev. St., Art. 3106, which provides that, if usurious interest shall be received or collected, the person paying the same may, within two years after such payment, recover from the person receiving the same double the amount of interest received, sureties are not entitled to have double the amount of usurious interest paid by their principal deducted from the amount of plaintiff's recovery in an action on the debt against the principal and sureties.

Even if such remedy were available to a surety, he cannot set it up after the lapse of two years from the payment.

In an action on a note against one who signed as principal and others who signed as sureties, the sureties may plead usury, and have the usurious interest paid credited as a payment on the principal of the debt.

Under Const. Art. 16, Sec. 11, which provides that all contracts for a greater rate of interest than 10 per cent shall be unlawful, if when a note was given the parties contracted for a greater rate of interest than 10 per cent, the rate expressed in the note, the agreement would be illegal only as to the excess over 10 per cent.

Parol evidence was admissible to show such agreement.—Roberts et al. vs. Coffin, 53 W. Rep. (Tex.), 597.

WARRANTS—RIGHTS OF HOLDERS OF VOID CITY WARRANTS.

A purchaser of void city warrants cannot recover from the city the amount paid therefor, as for money had and received, unless it is proved that the city rightfully received the money, and actually used it for legitimate purposes.—Watson vs. City of Huron, 97 Fed. Rep., 449.

TO LOS ANGELES AND SOUTHERN CALIFORNIA.

Every Friday night, at 10:35 p. m., a through Tourist Car for Los Angeles and Southern California leaves the Chicago, Milwaukee & St. Paul Railway, Union Passenger Station, Chicago, via Omaha, Colorado Springs and Salt Lake City, for all points in Colorado, Utah, Nevada and California.

In addition to the regular Pullman porter, each car is accompanied by an intelligent, competent and courteous "courier," who will attend to the wants of passengers en route. This is an entirely new feature of tourist car service, and will be appreciated by families or by ladies traveling alone. Particular attention is paid to the care of children, who usually get weary on a long journey.

These tourist cars are sleeping cars supplied with all the accessories necessary to make the journey comfortable and pleasant, and the berth rate (each berth will accommodate two persons) is only $6.00 from Chicago to California. Ask the nearest ticket agent for a tourist car folder, or address Geo. H. Heafford, General Pass. and Ticket Agent, Chicago, Ill.

INFORMATION FOR BOND BUYERS.

ABILENE, KAN.—The townships of Liberty, Center and Lincoln in this county have refunded their bonds at 5 per cent, taking up 6 per cent railroad bonds.

ALAMEDA, CAL.—A special bond election will be held March 26th to vote on the question of issuing $100,000 worth of bonds for improvements.

ALBANY, N. Y.—Senator Malby has introduced a bill in the Senate authorizing the city of Ogdensburg to issue bonds in the sum of $15,000 for increasing the general fund of the board of education.

ALBION, NEB.—The city council of the city of Albion will receive bids until February 26th, for the purchase of $8,000 water extension bonds bearing 4 per cent interest per annum, and for $5,000 water refunding bonds drawing 4 per cent interest per annum.

ALEXANDRIA, VA.—The question of bonding Alexandria county in the sum of $150,000 in the interest of better roads will be voted on.

The board of aldermen have passed a resolution directing the city attorney to prepare a bill empowering the city to borrow $50,000 by the issue of 4 per cent at par to lay new gas mains and also to provide for furnishing electric power.

ALLEGHENY, PA.—This place is considering a recommendation of the council finance committee to issue $55,000 street improvement bonds.

At a meeting of the Allegheny High School committee Secretary G. W. Gerwig was instructed to advertise for not less than $100,000 worth of Allegheny school district bonds bearing 3 per cent interest, payable at rate of $10,000 each year beginning in 1905.

ANNAPOLIS, MD. — The Annapolis council proposes to bond the city for $100,000 to beautify the streets.

ATHENS, OHIO—Bids will be received for the purchase of twenty coupon bonds dated February 1, 1900, in the sum of $250 each with 6 per cent interest, payable semi-annually on February 1st and August 1st of each year.

AUSTIN, TEXAS.—The attorney general has approved for registration $24,600 Cameron county refunding court-house and jail bonds.

BALTIMORE, MD.—The council has decided to introduce bills to sell $10,000 of bonds to build the Elm street drain.

BAY CITY, MICH.—Comptroller Ambrose has offered for sale the water works refunding bonds authorized by the council. The proceeds of the bonds will be used to take up bonds falling due and bearing 8 per cent interest, the new rate being 4 per cent.

The board of supervisors has voted to submit to the electors of the county at an election April 2d the proposition to bond the county for $100,000 for purpose of extending the county stone road system.

BERRYVILLE, VA.—Berryville has decided to issue $25,000 5 per cent bonds.

BEAVER FALLS, PA.—An election will be held February 20th to vote on the question of issuing $60,000 in bonds for constructing a system of sewerage in this city.

BELLE CENTER, OHIO—Representative Pool has presented a bill to authorize Belle Center to issue $8,000 worth of bonds to construct an electric light plant.

BELLEFONTAINE, OHIO.—A proposition has been submitted to the people for a vote upon the question whether bonds to the amount of $100,000 shall be issued to construct a sewerage system.

BERRYVILLE, VA.—The town of Berryville will again place on the market its issue of $25,000 in bonds, as no sale has been made of them as yet.

BILOXI, MISS.—The city of Biloxi has decided to issue bonds for the purpose of paving streets.

BLOOMFIELD, N. J.—This city has authority to advertise for bids for $50,000 4 per cent 30-year bonds and to advertise or sell at private sale about $60,000 short term bonds.

BOYERTOWN, PA.—The city of Boyertown will issue $15,000 in bonds for the purpose of erecting an electric light plant.

BUFFALO, N. Y.—A bill has been introduced in the Assembly authorizing Buffalo to issue bonds to the amount of $600,000, the proceeds to be used for erecting schoolhouses.

BURGIN, KY.—It is understood that the issue of $5,000 in 4 per cent bonds of

Burgin, Ky., will again be placed on the market as recent bids were unsatisfactory.

BUTLER, PA.—The school board of Butler has decided to submit to popular vote a proposition to issue bonds for $30,000 to provide additional school capacity.

CALDWELL, TEXAS.—The city council has ordered an election for the issuing of $12,000 worth of bonds for the erection of new schoolhouse.

CARLISLE, PA.—Carlisle is discussing the introduction of a sewer system for which bonds may have to be issued.

CARLYLE, ILL.—A special election is to be held at this place to vote on the question of issuing bonds in the sum of $20,000 to build a new schoolhouse.

CEDAR RAPIDS, IOWA—By a decision of the Supreme Court the city of Cedar Rapids is authorized to call in $205,000 of outstanding warrants and issue that amount of refunding bonds, which will be done at once.

CERRO GORDO, ILL.—Cerro Gordo has voted to issue $8,000 worth of bonds for a new school building.

CHARLESTOWN, W. VA.—An ordinance has been passed providing for a vote of the people on issuing bonds to the amount of $7,000 for the purpose of erecting an electric light plant.

CHASKA, MINN.—A special election will be held at this place for the purpose of authorizing the council of this place to issue bonds in the sum of $7,000 to be used for the purpose of erecting an electric light plant.

CHICAGO, ILL.—Comptroller Kerfoot will advertise the sale of the $100,000 20-year 4 per cent gold bonds authorized by the city council Monday night.

CHRISTIANSBURG, VA.—The legislature will be asked to pass a law enabling the supervisors to issue bonds for $35,000 to build roads and establish toll gates thereon.

CINCINNATI, OHIO.—The citizens of Elmwood place will hold a special election to vote on the proposed issue of $30,000 bonds.

Cincinnati is soon to issue $27,000 3½ per cent refunding bonds.

CLEVELAND, OHIO—The city council committee on legislation formally recommended the issuance of $205,000 in bonds for improvements and repairs in the fire department.

COATESVILLE, PA.—Coatesville taxpayers will vote on the question of borrowing $25,000 for municipal improvements.

CORYDON, IOWA—Corydon will vote on a proposition to install an electric light and water works system and proposes to issue $12,000 in bonds for that purpose.

CROWN POINT, IND.— Treasurer Lightner will offer the Hobart township gravel road bonds for sale again. The amount, $36,000, is the same, but the interest in the last circulars call for 4½ per cent instead of 4, as heretofore offered.

CUYAHOGA FALLS, OHIO—This city has voted to issue bonds for the purpose of erecting a water works system.

DAYTON, OHIO—The Board of County Commissioners will receive bids until February 24th for the sale of $10,000 infirmary sewage bonds in denominations of $1,000 each and bearing 4 per cent interest; for the sale of $120,000 levee bonds to be in denominations of $1,000 each, and for the sale of $13,500 ditch bonds of denominations of $500 each and bearing 4 per cent interest.

DENVER, COLO.—Denver invites bids until February 22d for $24,500 local improvement bonds.

Resolutions necessary to the issue of water works bonds have been passed by board of public works. It was decided to make the first series $200,000. They will bear date of March 1, 1900, and bear 3½ per cent interest per annum.

DE PERE, WIS.—Bids will be received at city clerk's office for city of De Pere municipal bonds in the sum of $1,000.

DETROIT, MICH.—The city sinking fund commission decided to put in a bid for the $200,000 of water board bonds.

DRAYTON, N. D.—The proposition to bond the school district for $2,500 to build a brick four-room addition to the schoolhouse carried.

DUBUQUE, IOWA.—The city of Dubuque proposes to issue $13,500 3½ per cent refunding bonds.

EL PASO, TEXAS—The taxpayers ratified the recent issue of $50,000 municipal bonds at the second election.

El Paso has voted additional city hall and sewer bonds to the amount off $30,000.

ELYRIA, OHIO—Citizens of this place will vote at the spring election for the

issue of $300,000 bonds with which to construct a water system for Elyria.

ENID, OKLA.—The city of Enid has voted in favor of bonding the town for $40,000, $15,000 for water works and $25,000 for the general welfare of the city.

EVANSVILLE, IND.—Wells county has floated $42,000 in county orders and gravel road bonds and recently secured a temporary loan of $30,000 to tide over a present embarrassment.

FARMERSVILLE, OHIO—Bids will be received for the purchase of fourteen coupon bonds of the Farmersville village school district for $500 each, bearing 5 per cent interest per annum.

FAULKTON, S. D.—Bids will be opened by the board of education of Faulkton on February 23d for the purchase of $3,700 in bonds of the school corporation of Faulkton.

FENTON, MICH.—A meeting was held at Fenton village and it was decided to vote on the question of bonding to secure industries.

FORT WORTH, TEXAS—The city council has at last passed a resolution authorizing the payment of the bond interest some three months ago defaulted. The amount is about $10,000.

FREDERICKSBURG, VA.—The city will issue $12,000 of bonds for street lighting plant.

FULTON, N. Y.—The village board has decided to issue $115,000 in bonds to build a municipal water works plant.

GALLIPOLIS, OHIO—Bids will be received for $6,000 5 per cent 20-year bonds.

GRANBY, N. Y.—Bids will be received for $41,000 4 per cent semi-annual one-half 19½-year serial bonds of school district No. 2.

GRAND HAVEN, MICH.—The citizens of Grand Haven have voted to bond the city for $22,000 for improvement purposes.

GREEN BAY, WIS.—A resolution has been adopted authorizing the committee on ordinances to draw up ordinance providing for the refunding of $11,000 worth of city bonds. These bonds are to run twenty years and will draw interest at 4 per cent to be payable semi-annually.

GREENVILLE, OHIO—The special election to bond the city for $73,000 for sanitary sewer purposes was held and the proposition carried by an overwhelming majority.

GROVE CITY, PA.—Grove City will issue $22,000 worth of bonds to build a new schoolhouse.

HADDONFIELD, N. J.—The citizens of this place are considering issuing $25,000 paving bonds.

HAGERSTOWN, MD.—Attorney Hahn has been directed to prepare a bill for the legislature to empower Hagerstown to sell bonds to pay for a sewer in the southeastern suburbs.

HAMILTON, MONT.—The question of issuing $20,000 in bonds for a courthouse will be voted on February 20th.

HAMILTON, OHIO—Bids will be received until February 24th for the sale of $17,000 of school bonds in denominations of $500 each and bearing 4 per cent interest per annum.

HARTWELL, OHIO—The citizens of this place will vote on the proposition to issue bonds to the extent of $12,500 for the erection of a new town hall.

HELENA, MONT.—The citizens of Helena have voted to issue $600,000 in bonds for water works system and $30,000 in bonds for an electric light plant.

HUDSON, WIS.—Bonds in the sum of $30,000 are to be issued at this place for the erection of a new courthouse.

HURON, S. D.—The issue of $4,000 bonds has been authorized for sinking an artesian well and for additional mains.

HYATTSVILLE, MD.—It has been decided by a town meeting in this place to ask the Legislature for an enabling act to be submitted to the voters in May for ratification authorizing the issue of bonds amounting to $30,000 for water works.

IRON RIVER, MICH.—The citizens of this place will soon vote on the proposition to bond the town for $6,000 to put in an electric lighting plant.

ITHACA, N. Y.—This place contemplates the issuance of $10,000 sewer bonds.

ITASCA, TEXAS—The city of Itasca offers for sale an issue of $6,000 worth of 5 per cent refunding bonds.

JACKSON, GA.—The city has voted bonds for the establishment of a system of water works and public schools.

JERSEY CITY, N. J.—A vote of citizens of Jersey City will be taken on the question of an issue of $8,745,000 bonds for the water supply of Boontown.

KANSAS, ILL.—The citizens of this place will vote to refund the township funds to the amount of $30,000.

KENSINGTON, MD.—The town of Kensington will issue $5,000 worth of bonds to construct a drainage system.

KILBORN, WIS.—Bonds to the amount of $9,000 have been voted for water works.

LA GRANGE, GA.—An election will be held to vote on the question of issuing $50,000 in bonds for erection of a courthouse.

The city council of this place has passed a resolution to issue $15,000 worth of bonds for the purpose of building an electric light plant.

LAKE CITY, COLO.—The citizens of this place have voted favorably on a large issue of refunding bonds.

LAKEWOOD, OHIO—Citizens of this place are about to issue bonds in the sum of $150,000 for a system which provides for the reduction of the sewerage and the emptying of the storm water into the lake.

LANCASTER, OHIO—The city solicitor has been instructed to prepare a resolution to submit to the voters of the city at the April election the question of issuing $30,000 in bonds for the purpose of purchasing a site and erecting a new high school building.

Mayor Cunningham has called a special election for the purpose of voting for an issue of $2,500 in bonds with which to equip a room in the new city building for post office purposes.

LEWISTON, IDAHO.—The city council by an unanimous vote decided to test the present system of water works before asking the citizens to vote on the proposition of issuing $90,000 in city bonds, $80,000 of this sum to be used for the purchase of the present water system.

LEWISTOWN, ILL.—The Lewistown school board has called an election to refund the maturing school bonds at a lower rate of interest.

LIMA, OHIO—Sealed proposals will be received for $150,000 3½ per cent 20-25 year water works refunding bonds. This issue is in addition to the $50,000 4 per cent 1-25 year sewer bonds to be sold the same day.

LOUISVILLE, KY.—J. J. McHenry of Louisville will act as agent to float an issue of bonds to be made by Allen county in that state.

LUDINGTON, MICH.—The common council of Ludington has been petitioned by residents of city to order a special election for the purpose of voting upon a proposition to issue bonds for $25,000 to put in an electric lighting plant.

LURAY, VA.—The city will petition the legislature for permission to issue $35,000 bonds for construction of water works.

MABEL, MINN.—At an election here it was voted to issue $12,000 in bonds for the purpose of building a high school.

MADISONVILLE, TEXAS—An election will soon be held for the purpose of voting on question of issuing $4,000 in bonds for the purpose of erecting a new schoolhouse.

M'KEESPORT, PA.—The McKeesport school board has decided to issue $100,000 more bonds.

MIDDLETOWN, OHIO—Bids will be received at the office of city clerk of Middletown until February 23d for the purchase with accrued interest at delivery of 150 bonds, each bond calling for $500 to be known as park improvement bonds.

MINGO JUNCTION, OHIO—Mingo Junction contemplates issuing $5,000 in bonds for the purpose of constructing sewers.

MINNEWAUKAN, N. D.—At a recent meeting of the citizens of this town it was decided to call a school election for the purpose of voting upon a proposition to issue $10,000 bonds for a new school building.

MITCHELL, S. D.—Bids for the sale of $30,000 worth of refunding bonds of the city of Mitchell will be received by the city auditor until March 5th. These bonds are issued for the purpose of refunding $30,000 of the city indebtedness at a lower rate of interest than 7 per cent, which old bonds draw. The bonds are to be of the denomination of $500 each.

MONROVIA, CAL.—Citizens of Monrovia in mass meeting have adopted a resolution favoring the issuance of $20,000 in bonds for improvement of its water system.

MONTICELLO, IND.—The city council at a recent meeting decided to issue bonds for $5,000 and made an ordinance to that effect. The money will be used to redeem outstanding debts. Five of the bonds will go for $1,000 each and one for $600. All are to draw 6 per cent interest.

MUSCOGEE, I. T.—The city council of this place is now preparing a bill to be laid before Congress giving the municipal corporations of Indian Territory the power to issue bonds or rather forms of indebtedness in payment for public improvements, such as water works and the like.

MUSKEGON, MICH.—A proposition to bond Muskegon for $40,000 to build a municipal electric lighting plant will be submitted to the voters in the spring.

NELSONVILLE, OHIO—Bids will be received by the council of the village of Nelsonville for the purchase of twenty coupon bonds dated February 1, 1900, in the sum of $250 each, with 6 per cent interest.

NEWARK, N. J.—Senator McCarter has introduced a bill to authorize Newark to issue bonds for $1,500,000 to pay for a new city hall and to provide a sinking fund for the bonds.

NEW HAVEN, PA.—The citizens of this land will vote on the question of issuing $5,000 in bonds to pave Main street.

NEW PARIS, OHIO—New Paris has voted to issue bonds for the purpose of building sidewalks.

NEW ROCHELLE, N. Y.—Sealed bids will be received for $69,000 street paving certficates.

OAKLAND, ILL.—The citizens of Oakland will vote on the question of isuing bonds for water works purposes.

OLYMPIA, WASH. — State Auditor Cheatham closed the year's business in his department by issuing an additional $10,000 worth of state bonds.

PONTIAC, ILL.—The citizens have voted to issue bonds in the sum of $16,000 for the erection of a new city hall.

PORT HURON, MICH.—The proposition to bond the city for $75,000 for the purpose of constructing a canal from Lake Huron to the Black River has been carried.

PT. TOWNSEND, WASH.—The city of Port Townsend has decided to issue $8,000 in bonds.

PRINCESS ANNE, MD.—Princess Anne will issue bonds to provide for a fire department and sewerage system.

READING, MICH.—The town of Reading is trying to get fire protection and has issued $20,000 bonds for that purpose.

RED LAKE FALLS, MINN.—The question of bonding the county for a new $10,000 courthouse will be voted upon by the people February 24th.

REDONDO, CAL.—The board of trustees of Redondo has resolved to submit to the voters of this place the proposition to issue $40,000 in bonds for street improvements.

ROSWELL, N. M.—Roswell has voted to issue $25,000 bonds for a school building, $5,000 for street improvements and $25,000 for a sewer system.

SAGINAW, MICH.—The proposition to bond the city for $75,000 for the erection of an electric lighting plant is to be submitted to the people at a special election.

SAN DIEGO, CAL.—The San Diego mayor urges the voting of $80,000 of bonds for park purposes.

SANDUSKY, OHIO—Bids will soon be advertised for the purchase of $20,000 worth of bonds of $500 each bearing 4 per cent interest per annum for paving purposes.

SAN JOSE, CAL.—A bond election at this place will be called in June or July next for the purpose of raising funds to erect a library building at a cost of about $50,000.

SAN JOSE, CAL.—San Jose citizens are considering the question of an issue of bonds in the sum of $50,000 to $75,000 for a library building.

SAN PEDRO, CAL.—San Pedro has voted to issue $12,500 in bonds for a new schoolhouse.

SANTA ANA, CAL.—Santa Ana will soon hold an election to vote on the question of issuing $20,000 in bonds for the purpose of building a new high school building.

SANTA MONICA, CAL.—The city trustees will soon call an election to determine whether bonds shall be issued for fire department improvements. About $10,000 is needed.

SCRANTON, PA.—This place will issue $10,000 4 per cent semi-annual park bonds to bear date of July 1st.

SEDALIA, MO.—Sedalia will vote on a proposition to issue bonds to buy a site and provide for the support of a public library.

SHELBY, OHIO—In about two weeks the citizens of Shelby will vote on the question of issuing $15,000 in bonds for improving the city electric light plant.

SHIPPENSBURG, PA. — Shippensburg citizens will vote on the question of increasing the borough debt $8,500 for the purpose of establishing an electric light plant.

SOUTH CHARLESTON, OHIO—The village of South Charleston invites bids until February 19th for the purchase with accrued interest at delivery at 6 per cent per annum from February 20, 1900, of 6 coupon bonds of $500 each to the amount of $3,000.

SOUTH HAVEN, MICH.—An election will be held to vote on a proposition to bond the village for $1,000 to enlarge the electric light plant.

SOUTH ORANGE, N. J.—The South Orange village trustees have authorized the issuance of $58,000 bonds for the purpose of refunding not over 96 2-3 per cent of certain outstanding bonds.

SPARTANSBURG, S. C.—The citizens of this place will soon vote on a proposition to issue $50,000 in bonds for paving purposes.

SPRINGFIELD, MASS.—An order was adopted authorizing the mayor to petition the general court for permission to issue bonds to the amount of $150,000 for the purpose of refunding the outstanding notes of Pittsfield.

SPRINGFIELD, OHIO—Bills for the issuance of bonds to the amount of $50,000 for the improvement of water works department and the sewerage system of this city will soon be presented to the General Assembly.

SPRINGWELLS, MICH.—The voters of this place will be asked by the township board for permission to issue $20,000 of bonds.

STANBERRY, MO.—Stanberry will vote on a proposition to issue $23,000 bonds to build a new schoolhouse.

STAUNTON, VA.—A bill is to be admitted to the Legislature for the purpose of authorizing an issue of bonds not to exceed $2,000 and at not over 5 per cent.

WALLINGFORD, CONN.—The Wallingford council has approved a resolution calling for an issue of $50,000 3½ per cent refunding bonds.

WALLA WALLA, WASH.—Walla Walla has decided to issue bonds to the amount of $133,000 to purchase water works and construct sewers.

WARWICK, R. I.—Bonds in the sum of $300,000 will soon be issued.

WASHINGTON, PA.—This place contemplates the issuance of $100,000 bonds.

WATERLOO, N. Y. — Waterloo has voted to issue $31,000 school bonds.

WATERVILLE, IND.—Bonds in the sum of $21,000 will soon be issued at this place.

WATERVILLE, MINN.—Bonds to the amount of $12,000 have been sold to refund the floating indebtedness of Waterville.

WAXAHACHIE, TEXAS. — The city council of Waxahachie has decided to issue $50,00 in 4 per cent bonds for refunding purposes.

WAYNESBURG, PA.—The borough of Waynesburg is about to issue $2,500 of borough refunding bonds. The bonds are of denomination of $500 each and bear 4 per cent interest per annum.

WEAVERVILLE, N. C.—The town of Weaverville has decided to issue $10,000 in bonds in aid of an electric road.

WEBB CITY, MO.—This place may issue bonds for a sewer system.

WELLINGTON, KAN.—The City Council voted to submit a proposition to the voters to issue $64,000 in bonds for the purchase of the water works system and for the construction and equipment of an electric lighting plant.

WELLSBORO, PA.—An issue of $10,500 4 per cent twenty-nine year borough bonds will be voted on.

WEST BEND, WIS.—West Bend has voted to bond the city for $10,000 with which to build a city hall.

WEST HADDONFIELD, N. J.—The Borough Council, at the meeting unanimously passed a resolution to issue bonds for street improvements to the extent of $25,000.

WEST MANCHESTER, OHIO.—This place has voted to issue $6,000 in bonds for the purpose of building electric light and water works plants.

BEAUTIFUL WILD FLOWERS.

From Yellowstone Park, nicely pressed and mounted, can be obtained by sending your address and 50 cents to Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

We have a limited number of books, six by eight inches in size, containing ten specimens of wild flowers common to the park. These books are nicely gotten up and in mailing are carefully wrapped so as to avoid injury in the mails.

The flowers are carefully mounted on heavy paper, the freshness of color is well retained, and the common and botanical names are given, together with a brief statement of where each flower may be found.

Two full-page illustrations of park scenery are given, one of the Excelsior Geyser in eruption, the other of the Lower Fall and Grand Canyon.

These herbariums are precisely alike and make very nice souvenirs of the park, particularly for those who have visited the park or those who are interested in botanical studies. Send 50 cents and your address, and be sure and state where the advertisement was seen.

BANK NOTES.

John T. Pullen has been promoted to the presidency of the Raleigh Savings Bank of Raleigh, N. C.

W. A. Black has succeeded J. C. Crawford as president of the First National Bank of West Point, Neb.

J. W. P. Lombard has succeeded Charles Ray as president of the National Exchange Bank of Milwaukee.

Henry P. Magil has succeeded L. W. Foster as president of the Security Savings Bank of La Crosse, Wis.

Frank P. Furlong, ex-postmaster of Hartford, Conn., has been elected cashier of the Hartford National Bank.

The Beresford State Bank of South Dakota has filed notice of the increase of its capital stock from $10,000 to $25,000.

Franklin D. Gill has been elected president of the People's Bank of Portsmouth, Va., succeeding the late John H. Hume.

W. S. McGunnegle has been elected president of the Merchants' National Bank of Meadville, Pa., to succeed the late Colonel James E. McFarland.

Another new bank is proposed for Waukegan, Ill. It is to be known as the Waukegan National and will have a capital of $100,000.

The application for authority to organize the First National Bank of Chandler, O. T., with a capital of $50,000, has been approved.

Judge H. G. Petrie retired from the presidency of the Bank of Elkton, Ky., and his son, B. B. Petrie, was elected to succeed him.

The application for authority to organize the Central National Bank of Wilkinsburg, Pa., with a capital of $100,000, has been approved.

A block of 625 shares of stock in the Farmers' Deposit National Bank of Pittsburg recently changed ownership at a price said to be $470,000.

Sidney W. Crofort has resigned as bank commissioner owing to his appointment to the position of assistant treasurer of the Society for Savings in Hartford.

According to the report of Territorial Commissioner Pugh seventy-two Oklahoma banks showed an increase in amount of loans since September 19th of $120,000, an increase in cash of $12,000, an increase in deposits of $37,000, and a decrease in reserve of 1 per cent.

John Perry, receiver of the National Bank of Kansas City, has received from Washington the checks for a .0655 per cent dividend on deposits in the bank.

The First National Bank of Franklinville, N. Y., has disposed of its stock to the Farmers' National of the same place. The new bank will be called the Union.

The Comptroller's certificate, authorizing the First National Bank of Alamogordo, N. M., with a capital of $50,000, to begin business has been issued. Henry J. Anderson is president.

Superintendent of the New York State Banking Department Kilburn has approved of an increase in the capital stock of the People's Bank of Mount Vernon from $50,000 to $100,000.

The York (Pa.) National Bank has celebrated its ninetieth anniversary. It is said to be the oldest bank west of the Susquehanna river and has declared 171 dividends, amounting to $2,711,710.

The Dallas County Savings Bank of Adel, Iowa, has increased its capital from $25,000 to $50,000. J. W. Russell is president, D. A. Blanchard, D. W. Blye, vice-presidents, and William Roberts, cashier.

Auditor Merriam of Iowa has authorized increase of capital stock by the Pocahontas Savings Bank, at Pocahontas Center, from $10,000 to $25,000. W. D. McEwen is president and C. H. Tollefsrud is cashier.

By the action of the two boards of directors Colonel Henry Egbert becomes president of both the Davenport National and the Union Savings banks. W. C. Hayward retires from both these positions.

The board of directors of the new Rockingham National Bank, recently organized at Harrisonburg, Va., elected the following officers: A. M. Newman, Jr., president; A. H. Wilson, vice-president; W. J. Dingledine, cashier; E. S. Strayer, teller, and Grafton & Grafton, attorneys. Mr. Dingledine was formerly connected with the old Rockingham State Bank.

The Comptroller's certificate authorizing the Choctaw National Bank of Caddo, I. T., to begin business with a capital of $50,000, has been issued. Its president is H. M. Dunlap, and its cashier Barlow Roberts.

The following officers of the Capital City Bank of Atlanta, Ga., have been elected: President, Jacob Haas; vice-president, George A. Speer of La Grange; cashier, Anton L. Kontz; assistant cashier, G. R. Donovan.

The directors of the Manufacturers' National Bank of Neenah, Wis., elected the following officers: President, D. C. Van Ostrand, Neenah; vice-presidents, Charles Schriber and F. E. Shattuck of Neenah; cashier, S. B. Morgan, Neenah.

The Wapello County Savings Bank has been incorporated at Ottumwa, Iowa, with a capital of $50,000. The first officers will be J. B. Mowrey, president; T. D. Foster, vice-president; L. E. Stevens, cashier, and W. S. Hogue, assistant cashier.

The directors of the Farmers' Bank of Princeton, Ky., by a unanimous vote raised the capital stock to $50,000. They are taking the necessary steps to have the institution nationalized, and it will be known as the Farmers' National Bank.

George M. Laughlin of Jones & Laughlin, has been elected president of the Keystone Bank of Pittsburg, a meeting of directors having been called to fill the position which was recently made vacant by the death of Captain J. J. Vandergrift.

The trustees of the Belknap Savings Bank of Laconia, N. H., which closed its doors May 15, 1897, announced a dividend of 10 per cent, to be paid to depositors February 15th. The bank has already paid three dividends aggregating 50 per cent.

James L. McLane was elected president of the National Bank of Baltimore on the reorganization of the board. Mr. McLane succeeds Mr. C. Morton Stewart, who was elected president pro tem. upon the retirement of Mr. Christian Devries a few weeks ago.

The Comptroller of the Currency has authorized the Northrup National Bank of Iola, Kan., to begin business. The new concern is capitalized at $50,000. L. L. Frank Altais, Delmar P., Mary Elizabeth and Docias Alberta Northrup are the incorporators.

At the meeting of the directors of the First National Bank of Bay City, Mich., Charles A. Eddy was elected president, to fill the vacancy caused by the death of the late John F. Eddy. Thomas Cranage was re-elected vice-president, and Frederick P. Browne cashier.

E. F. Swinney was elected president of the First National Bank of Kansas City, Mo. He succeeds J. L. Abernathy, who retires from active control of the bank's affairs, but not from his interest in the bank. H. T. Abernathy succeeds Mr. Swinney in the position of cashier of the bank.

The First National Bank of Evanston, Ill., which has a capital of $100,000, has completed its organization by electing Joseph F. Ward president and M. M. Kirkman vice-president. Among the directors are James A. Patten, David B. Forgan, Thomas Bates, Rollin A. Keyes and H. A. Pearsons.

The Citizens' Bank of Enid, Okla., filed a statement with the Secretary of the Territory of an increase of capital stock from $5,000 to $14,000. M. A. Low and John R. Mulvane of Topeka, Kan., and F. D. Trekall of Wichita, Kan., each added ten shares to the paid-up stock at $100 per share.

The First National Bank of Waterloo, Iowa, has founded a branch in Slayton, Minn. The new bank will be known as the First National Bank of Slayton. The capital stock is $50,000. Ira J. Hoover of Waterloo, for three years past an employe of the Leavitt & Johnson Bank, has been appointed cashier.

A new trust company is to be established in West Philadelphia. It will be located at the northwest corner of Thirty-ninth and Market streets and be known as the Powelton Trust Company, with a capital of $250,000. Application will be made to the banking commissioner at Harrisburg for a charter.

At the annual meeting of the Old Colony Trust Company of Boston the old board of directors was elected and the following new members were added: Eben S. Draper, Gordon Abbott and C. S. Tuckerman. It was voted to amend the by-laws so that the directorate could be enlarged to twenty-five members.

The bankers of the Third district of the Texas Bankers' Association elected W. H. Rivers of Elgin president of the association, and W. J. Moore of Llano, secretary. President Rivers has appointed to serve on the legislative committee: A. P. Wooldridge, W. R. Hamby, W. B. Wortham, Lewis Hancock and H. P. Hilliard.

The stockholders of the National Bank of Commerce of New York have been asked to appoint Messrs. Elbridge T. Gerry, Gordon Norrie and Charles C. Beaman jointly as attorneys and proxies to vote the issuance of 50,000 shares of new stock for the acquisition of the National Union Bank. It is stated that a meeting for the exercise of these proxies will be called for March 15th.

At the annual meeting of the Pittsburg Clearing House Association the following officers were elected: President, George A. Berry; manager, W. W. McCandless; assistant manager, John M. Chapin; clearing house committee, William Roseberg, T. H. Given, Robert S. Smith, Charles E. Speer and John G. Holmes, the latter taking the place of James J. Donnell, now president of the Bank of Pittsburg.

A correspondent of the Denver News accounts for the low rate of discount maintained by the Bank of France by the fact that it does not recognize an obligation to redeem its notes in gold. The bank never refuses to pay gold to its noteholders unless the notes are accumulated in large amounts and presented for the purpose of securing gold for export. In such case it exercises its option of offering silver and demanding a premium for gold.

Formal assent will be given at a meeting of the stockholders of the National Bank of Commerce on March 15th to the merger with that institution of the National Union Bank. Votes will be taken on the issue of 50,000 shares of National Bank of Commerce stock for the acquisition of the National Union Bank, and on a change of the by-laws to enable the bank to have not less than nine nor more than nineteen directors.

William C. Niblack, receiver of the Chemical National Bank of Chicago has secured a court order for the disposal of the remaining assets of the bank at public auction. The assets remaining in the receiver's hands consist mostly of several small pieces of realty and some notes. The entire indebtedness of the bank has been paid, together with 4 per cent interest, but it has required an assessment on the stockholders to do this.

An abstract of the condition of the state banks of North Dakota, isued by State Examiner Langlie for December, 1899, shows remarkable figures of advancement in financial holdings. The loans and discounts have increased from $3,500,000 to over $5,000,000; the cash on hand from $900,000 to $1,200,000; surplus from $600,000 to $750,000; individual deposits from $4,800,000 to $6,900,000; total resources from $6,700,000 to $9,200,000.

The official statement of the Illinois Trust and Savings Bank filed with the Auditor of Public Accounts makes a remarkably good showing. According to this the earnings for the year amounted to $895,513, out of which dividends amounting to $300,000 were paid, leaving a surplus for the year of $595,513. The net earnings were equivalent to 37.31 per cent on the capital stock of the bank. The bank has 84,000 depositors, of which 79,000 are in the savings department.

The annual meeting of the Minneapolis Credit Men's Association was held at the Commercial Club. W. T. Atwater of the W. S. Nott Company was elected president, J. A. Lucy of the North Star Shoe Company, vice-president, and J. J. Hopkins of Janney, Semple & Co., and A. M. Slocum of Slocum, Bergren & Co., were chosen directors. The annual reports of the officers showed that the past year had been a good one for the association, and that much valuable work had been accomplished.

Attorney General Oren of Michigan has given Bank Commissioner Maltz an opinion to the effect that section 8553 of the compiled laws, which provides for minority representation on boards of directors, is not applicable to the election of bank directors. He has also advised the commissioner that bank directors must own at least ten shares of stock, the amendment requiring this being held to apply to banks with only $15,000 capital, which previously required the ownership of but five shares.

The Bank of New York, National Banking Association, which has the distinction of being with one exception the oldest bank in the United States, has paid 229 consecutive dividends, in all 1,065 per cent of its capital stock. The latest statement shows total resources of nearly $20,000,000. Individual deposits were nearly half this amount. The estimated book value of the stock per share is $237.50, valuing the real estate at its appraised valuation of $1,000,000, and the market value is $250 per share, bid.

At the annual meeting of the Clearing House Association of the banks of Philadelphia, the following officers and committees were elected for the year 1900:

President, James V. Watson; secretary, John C. Boyd. Clearing House committee, George Philler, Benjamin B. Comegys, John H. Michener, Henry C. Stroup, Theodore Kitchen and Cornelius N. Weygandt. Committee of arbitration, Samuel S. Sharp, Joseph Moore, Jr., J. Wesley Supplee, Sidney F. Tyler, William H. Heisler and Josiah Kisterbock.

The annual report of the bank examiner of the State of Maine says that there are 51 savings banks, 17 trust and banking companies and 32 loan and building associations, with aggregate assets of $82,299,-165.81, in the State. The number is the same as that reported for 1898, while the aggregate assets have increased $5,923,-627.12 during the year. The depositors in savings banks and trust and banking companies, and shareholders in loan and building associations, have increased from 192,625 in 1898 to 202,552, a gain of 9,927.

William H. Taylor, third vice-president of the Produce Exchange Trust Company of New York has been elected a director of the Seventh National Bank of the Board of Directors, of which General Samuel Thomas, first vice-president of the trust company, became a member some time ago. It is understood that Mr. Taylor will represent in the Seventh National's board the interests of Edwin Gould, the new president of the Produce Exchange Trust Company, who, it is said, has recently become a large holder of the bank's stock.

The first quotation on the new increased stock of the National City Bank of New York was made at $300. At the time the proposed increase was announced the old stock was quoted at $2,000. Stockholders had the privilege of subscribing for 85 per cent of the increase at par. This was 7.65 shares for each share held. If a holder exercised his privilege, therefore, he held 8.65 shares of stock in the new capitalization, which cost him $2,-765, or an average of $320 per share. The rights have not been so valuable as was estimated when they were granted.

At the annual meeting of Group 5 of the Pennsylvania Bankers Association the following officers were elected for the current year: Chairman, Grier Hersh, Esq., president York National Bank; secretary and treasurer, F. K. Player, cashier Second National Bank, Mechanicsburg. Executive committee, John Hertzler, president Lancaster Trust Company; W. K. Alricks, cashier Dauphin Deposit Bank, Harrisburg; J. S. McIlvaine, cashier National Bank, Chambersburg; Ezra C. Doty, cashier First National Bank, Mifflin; Samuel J. Packer, president First National Bank, Sunbury.

Secretary P. L. Hall of the Missouri State Banking Board, has issued his quarterly report of the condition of the 400 state and private banks in Nebraska. This report, compared with the condition at the close of business September 11, 1899, shows an increase in the following items: Loans, $2,349,483.68; overdrafts, $12,-096.28; bills discounted and bills payable, $318,623.99; and a decrease in the following items: Capital stock, $103,700; deposits, $1,242,409.07. As compared with a year ago, the statement shows a flattering increase and substantial prosperity. A year ago the number of banks was 393.

The largest dividend paid by a New York trust company last year was 60 per cent by the Central, which earned 263 per cent and has a book value of 1,126. Dividends of 40 per cent are paid by the New York Life Insurance and Trust and the United States. The Union Trust pays 32 per cent and the Farmers' Loan and Trust 30 per cent. Thirteen other trust companies pay 10 per cent or over. The largest earnings were: Central, 263 per cent; Farmers' Loan and Trust, 88; Union Trust, 78; United States Mortgage and Trust, 52; New York Life Insurance and Trust, 80; State Trust Company, 50; United States Trust, 47; New York Security and Trust and Continental Trust, 41; Guaranty Trust, 40; Manhattan, 42½, and Mercantile Trust Company, 44.

Group 7 of the Michigan Bankers' Association met at the Detroit Club in annual session. About fifty members were present from Wayne and Monroe counties, and after a lunch at the club held a short business meeting. The following officers and executive committee were elected: President, F. W. Hayes; vice-president, Charles R. Wing of Monroe; secretary and treasurer, Col. Frederick E. Farnsworth. Executive committee, F. W. Hayes, Preston National Bank, chairman ex officio; Charles F. Collins, Wayne County Savings Bank; Alexander McPherson, Detroit National Bank; George E. Lawson, People's Savings Bank; S. M. Cutcheon, Dime Savings Bank, and George Stellwagen, Wayne Savings Bank of Wayne. The circuitous check matter and the express order trouble were referred to the clearing-house committee, with power to act.

A more or less concerted effort to induce the government to resume the issue of fractional paper currency has come to the attention of the Treasury Department. Not only has the department received copies of a circular letter which is apparently being given wide circulation, but Secretary Gage has received at least one letter setting forth a creditable individual argument in favor of the proposed issue.

An abnormally high bank reserve, extending over a long period, reflects concentration of money in the banks and unhealthy congestion. At such times rates for money on call are low, there is little inquiry for collateral loans on time, and these loans and also rates for commercial paper rule at low figures. When bank reserves are reduced abnormally, as, for instance, in periods of financial disturbance, money on call is stringent, and rates for collateral loans for mercantile paper rule high. In what may be termed a healthy condition of the banks, that is to say, when reserves are normal and when general business affairs are prosperous, as they now are, rates for money are fair, not only on call, but on time and for commercial paper, but the changes in the condition of the banks, as disclosed by the weekly statements, have only a temporary influence on speculation.

It is claimed that there is only one of the $10,000 bills issued by the government which has not been returned. It was issued during the civil war, among others of its fellows, to pay war expenses and is now the only one outstanding. After the war they were gradually retired until the government got them down to $348,000,000 and in 1880 Congress passed an act declaring that they should not go below that amount. There are now outstanding 50,000 bills of the denomination of $1,000, three of $5,000, one of $10,000, 26,000 of $500, more than 9,000,000 of $10, more than 2,250,000 of $1, and almost 1,500,000 of $5. As soon as these greenbacks become worn out they are returned to the United States Treasury and new greenbacks are issued in their place. All the old $10,000 bills have come in and been redeemed except this one. There are outstanding 1,200 gold certificates of $10,000 each, which are practically only certificates of deposit with the government except that they draw no interest. These bills were issued under an act of July 12, 1882, and bear the likeness of Andrew Jackson.

The London Spectator is particularly frank in admitting the effect of the use of gold in India, under the new program. It says: "Practically, a new buyer of unknown but necessarily great resources, a buyer with a revenue of eighty millions, and a trade of two hundred and ten millions, steps in the gold market, and his purchases must necessarily tend to the appreciation of gold. They may tend to it strongly. Greatly as the production of gold has increased of late years, the demand has increased also, the total reservoir is not a large one, and India, which has for ages been a "sink of the precious metals," may prove a drain on the stock powerful enough to alarm European economists. If the pound becomes current in India, so current that rich men will use it for purchases, this will inevitably be the case, and even if it does not, the reserve which must be accumulated by government, by the banks, and by the great importers, must affect the gold supply of the world; will, for instance, in all probability, absorb the whole of the increasing production of India, and a large portion of that of Australia. That absorption must be felt in raising the 'value' of gold; that is, in raising its power of buying everything else."

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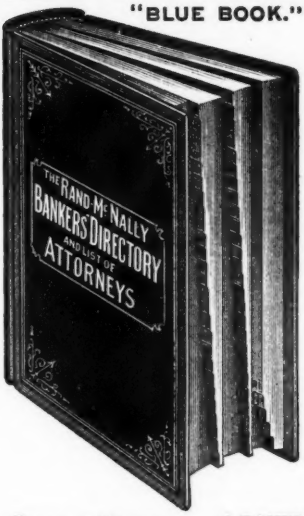
"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

CONTAINS

Over 300 pages, wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities and Banks.

Over 115 pages of TOWNS and VILLAGES, without BANKS, in the United States and Canada, with their nearest ACCESSIBLE Banking points.

Over 60 pages of COMMERCIAL ATTORNEYS, comprising about 8,000 names, in the United States, Canada and Foreign Countries, individually recommended by the respective Bankers.

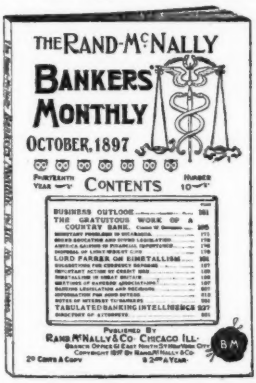
Over 140 pages of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the BANKERS' and ATTORNEYS' DIRECTORY.

Over 60 pages of INDEXED COUNTY STATE MAPS, printed in colors, (11x14) made especially for the Directory, (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

Over 15 pages of CITY MAPS, (11x14), comprising the principal cities in the United States.

Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	J. G. Cowan.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*†.....Calhoun	WILLETT & BROTHERS. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	See Gadsden.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	LEONIDAS C. DICKEY. Refers to Jefferson County Savings Bank, or any bank in Birmingham.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank, Birmingham Rolling Mill Co.
" ..... "	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal Courts.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	M. A. RABB.
Bridgeport*†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville* .....Bibb	W. W. Lavender.
▲Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*†.....Henry	B. F. REID.
▲Columbiana*† ....Shelby	Brown & Leeper.
Courtland*†....Lawrence	See Moulton.
▲Cullman*†.....Cullman	George H. Parker.
▲Dadeville*†...Tallapoosa	P. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemens.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ...Marengo	E. J. Gilder.
Dothen*† .....Henry	Espy & Farmer.
▲Double Springs...Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Merrill & Bridges.
▲Elba* .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	W. T. McElroy.
Enterprise*†.....Coffee	See Elba.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*†.....Greene	McQueen & Harwood
▲Evergreen*†....Conecuh	Farnham & Crum.
Faunsdale*† ....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	R. L. Blackmarr.
▲Gadsden*† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grove Hill* .....Clarke	Lakeland & Wilson.
▲Guntersville*†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*†.....Sumter	Altman & Brockway.
▲Luverne*† ....Crenshaw	Richardson & Bricken.
▲Marion*†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*† ..Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† ..... Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	Doster & Abney.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* ..... Coosa	John W. Batson.
▲Russellville*†...Franklin	Almon & Bullock.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Seale*•† .....Russell	Boykin & Benton.
▲Selma*•† .....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†.....Dallas	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster.
▲UnionSprings*•†.Bullock	JINKS & COPE.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
▲Sitka*	BURTON E. BENNETT.
Skagway•	Church & Day.

ARIZONA.

▲Flagstaff*•† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•† ..... Navajo	C. O. Anderson.
Jerome*•† ..... Yavapai	J. W. Ross.
▲Kingman*•† ..... Mohave	J. M. Brown.
Mesa*•† ..... Maricopa	George W. Woy.
▲Nogales*•†.... Santa Cruz	E. Williams.
¶▲Phœnix*•† .....Maricopa	L. H. CHALMERS.
▲Prescott*•† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•† ..... Pima	BARNES & MARTIN.
Williams*•† .... Coconino	C. P. Silvernail.
▲Yuma*•† ..... Yuma	PETER T. ROBERTSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
ARKANSAS.	
▲Arkadelphia*†..... Clark	BRADLEY & GARRETT.
▲Arkansas City*†...Desha	F. M. Rogers.
Atkins*†..... Pope	Wilson & Brooks.
▲Augusta*†..... Woodruff	Stanley & Andrews.
▲Batesville*†. Indep'dence	JAMES W. BUTLER.
Beebe*†..... White	Moore & Moore.
▲Benton*†..... Saline	J. W. Westbrook.
▲Bentonville*†.... Benton	J. A. Rice.
▲Berryville*..... Carroll	Fancher & Fancher.
Black Rock*†..Lawrence	Z. M. Cypert.
Booneville*..... Logan	Ferguson & Barlow.
Brinkley*†..... Monroe	C. F. Greenlee.
▲Camden*†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*.... Howard	W. D. Lee.
▲Charleston*..... Franklin	T. A. Pettigrew.
▲Clarendon*†..... Monroe	A. S. BAYNE.
▲Clarksville*†... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*†..... Faulkner	S. FRAUENTHAL.
Corning*†..... Clay	G. B. Oliver.
▲Dallas*..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*..... Yell	Crownover & Crownover.
DeQueen*†..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•.....Prairie	McClintock & Langford.
▲DeWitt*†..... Arkansas	Gibson & Park.
▲El Dorado*†..... Union	J. J. SHEPPARD.
England*†..... Lonoke	N. E. Johnson.
▲Eureka Springs*† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.... Sharp	Davidson & Meeks.
▲Fayetteville*†. Wash'ton	WALKER & WALKER.
Fordyce*†..... Dallas	R. C. Fuller.
▲Forest City*†. St. Francis	NORTON & PREWETT.
▲Fort Smith*†..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
Gravett*†..... Benton	W. H. Austin.
▲Greenwood*†..Sebastian	R. P. Powell.
▲Hamburg*..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*†..... Sharp	C. D. Foster.
▲Harrisburg*†... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*†..... Prairie	C. S. Proctor.
▲Heber*..... Cleburne	W. L. Thompson.
▲Helena*†..... Phillips	QUARLES & MOORE.
Hope*†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*†... Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*†..... Lawrence	George G. Dent.
▲Jasper*..... Newton	M. T. Briscoe.
▲Jonesboro*†...Craighead	J. C. HAWTHORNE.
Junction*†..... Union	E. O. Mohoney.
Kingsland*†...Cleveland	See Rison.
▲Lake City*.....Craighead	See Jonesboro.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*†.. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*..... Sevier	Collins & Lake.
▲Lonoke*†..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	J. W. Falkner.
▲Magnolia*†.... Columbia	Stevens & Stevens.
▲Malvern*†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*†Fulton	C. E. Elmore.
▲Marianna*†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*†..... Crittenden	R. F. Crittenden.
▲Marshall*..... Searcy	A. Y. Barr.
Maynard*..... Randolph	See Pocahontas.
▲Melbourne*..... Izard	J. B. Baker.
▲Mena*†..... Polk	McPhetridge & Johnson.
▲Monticello*†..... Drew	Wells & Williamson.
▲Morrilton*†..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*†..... Jackson	JOSEPH M. STAYTON.
▲Osceola*..... Mississippi	G. W. Thomason.
▲Ozark*†..... Franklin	W. W. Mansfield.
▲Paragould*†..... Greene	JORNSON & LUNA.
▲Paris*†..... Logan	Anthony Hall.
▲Perryville*..... Perry	James A. Vance.
▲Piggott*†..... Clay	L. Hunter.
▲Pine Bluff*†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan*..... Lawrence	L. B. Poindexter.
▲Prescott*†..... Nevada	W. V. TOMPKINS.
▲Princeton*..... Dallas	R. H. Dedham.
Rector*†..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*†..... Cleveland	W. J. Stanfield.
Rogers*†..... Benton	W. C. ROBERTS.
▲Russellville*†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*†..... White	John T. Hicks.
▲Sheridan*..... Grant	W. D. Brouse.
Siloam Springs*†. Benton	T. G. Williams.
Springdale*† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*†..... Arkansas	Edward Pettit.
▲Texarkanna*†.... Miller	See Texarkana, Texas.
▲Van Buren*†.. Crawford	JESSE TURNER.
▲Vanndale*†..... Cross	O. N. Killough.
▲Varner*†..... Lincoln	G. H. Joslyn.
Waldo*†..... Columbia	See Magnolia.
▲Waldron*..... Scott	John W. Goosby.
▲Walnut Ridge*†. Lawr'ce	Phillips & Beakley.
▲Warren*†..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg..... Cross	See Vanndale.
Wynne*†..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.
CALIFORNIA.	
Alameda*†.. ...Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*..... Modoc	Goodwin & Stewart.
Anaheim*†..... Orange	Richard Melrose.
Antioch*†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*†..... Placer	J. M. FULWEILER.
Azusa*†.... Los Angeles	W. H. Davies.
▲Bakersfield*†..... Kern	T. M. McNAMARA.
Benicia*†..... Solano	C. P. Stevens.
Berkeley*†..... Alameda	W. N. WASTE.
Biggs*†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*†..... Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*†..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville*..... Modoc	See Susanville.
Chico*†..... Butte	F. C. LUSK.
Cloverdale*†.... Sonoma	H. H. McKoon.
Colton*†.San Bernardino	Thomas D. Hamilton.
Colusa*†..... Colusa	U. W. BROWN.
Corona*..... Riverside	G. R. Freeman.
Covina*†....Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*†..... Solano	A. Manning.
Downey*†...Los Angeles	J. H. Ardis.
▲Downieville*†.... Sierra	F. R. WEHE.
Dutch Flat*†..... Placer	W. P. Snowden.
Elsinore*†..... Riverside	Collier & Evans.
Escondido*†..San Diego	R. R. Beavers.
▲Eureka*†..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fall Brook*†...San Diego	See San Diego.
Ferndale*†....Humboldt	James Smith.
Folsom*†... Sacramento	See Sacramento.
Forest*†..... Sierra	See Nevada City.
Forest Hill*†..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*†....Siskiyou	A. A. Reynolds.
▲Fresno*†..... Fresno	F. E. COOK.
Fullerton*†..... Orange	H. C. Head.
Garlock*..... Kern	George W. Fox.
Gilroy*†.....Santa Clara	J. C. Zuck.
Gonzales*†.... Monterey	S. W. Mack.
Grass Valley*†...Nevada	C. W. KITTS.
Gridley*†..... Butte	R. C. Long.
Guadalupe*†. Santa Barb.	See Santa Maria.
▲Hanford*†..... Kings	J. W. Hudson.
Haywards*†....Alameda	J. A. Collins.
Healdsburg*†... Sonoma	J. W. Rose.
Hemet*†..... Riverside	P. C. Little.
▲Hollister*†...San Benito	BRIGGS & HUDNER.
Hueneme*†..... Ventura	T. H. Merry.
▲Independence*†.... Inyo	P. H. Mack.
Ione*†..... Amador	See Jackson.
▲Jackson*†..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*†..... Kings	W. D. Maddin.
Livermore*†.....Alameda	G. W. Langan.
Lodi*†.....San Joaquin	W. C. Green.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Long Beach*†..Los Ang's	E. C. Denio.
▲Los Angeles*†. Los Ang's	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	C. WHITE MORTIMER. British Vice Consul. General law practice.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Los Gatos*•† .Santa Clara	W. M. Beggs.
Madera*•†.....Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville.....Alpine	See Placerville.
▲Martinez*•†.Contra Costa	W. S. Tinning.
▲Marysville*•† ..... Yuba	FORBES & DINSMORE.
Mendocino*•†.Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†.Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	Hammack and Jerauld.
▲Nevada City*•† ...Nevada	T. FORD.
North Ontario*•†SanBern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†..... Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	E. J. & O. J. BAMBERGER.
Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Jolliffe.
Orange*•†..... Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†...Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	HASKELL & DENNY.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	WATSON & BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† ..... Monterey	G. A. Daugherty.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	A. C. MOUSER. General law practice. Collections.
▲San Francisco*•†...San F.	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•†..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	B. F. THOMAS.
Santa Clara*•† Santa Clara	D. Henderson.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•..... Sonoma	James A. Stidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suison City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† ..... Nevada	C. F. McGlashan.
Tulare*•† ..... Tulare	DAVIS & ALLEN.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•†..... Solano	R. Barcar.
Vallejo*•†..... Solano	L. G. HARRIER.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ....Trinity	James W. Bartlett.
Wheatland*•†.....Yuba	E. T. Manwell.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† .....Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•†.....Park	See Fairplay.
Amethyst*†.....Mineral	Albert L. Moses.
▲Aspen*•†.....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
Brush*•†.....Morgan	See Fort Morgan
▲Buenavista*•†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†.Kit Carson	See Denver.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spore.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripple Creek*•†...Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... Delta	A. R. King.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	O. S. Galbreath.
Eaton*•†..... Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†.. .....Park	CHARLES A. WILKIN.
Florence*•† ..Fremont	C. D. BRADLEY.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	E. E. Williams.
Fowler*•† .....Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•†..... Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†..... Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
Holly*•† ....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†..... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲La Junta*•†.... .... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•†..... .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•†.....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•†.....Boulder	H. M. MINOR.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
Manzanola*•†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanco	J. L. Gray.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	S. S. Sherman.
New Windsor*.....Weld	Geo. J. Rowne.
▲Ouray*•† .....Ouray	J. A. POWELL.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•†.....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	J. R. Harding.
▲Sterling*•†.....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	C. E. BRADY.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*†.....Weld	See Greeley.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Woolittle.
▲Bridgeport*•†...Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	John Winslow.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland*† .....Hartford	See Hartford.
Canaan*•† .....Litchfield	A. T. & J. H. Roraback.
Canton*† .....Hartford	See Hartford.
Central Village*•†W'dh'm	John J. Penrose.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham*•† .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*•† .....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*†.....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†.....Fairfield	R. JAY WALSH.
Groton*•†...New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ...Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville*.....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B. Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†.....Hartford	See Hartford.
Lakeville*•†....Litchfield	See Salisbury.
▲Litchfield*•†.....Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•†..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†.....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	F. L. HUNGERFORD.
New Canaan*•†..Fairfield	See Stamford.
New Hartford*•† Litch'fd	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	Robbins, Bartlett & Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester*†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	WARNER & FERRIS.
▲Norwich*•†..New London	JOHN H. BARNES.
Orange*†.....New Haven	See New Haven.
Parkville*†.....Hartford	See Hartford,
Plainfield*•†....Windham	See Putnam.
Plainville*•†....Hartford	See New Britain.
Portland*•† .... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So. Norwalk*•†...Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	BENJAMIN LOCKWOOD.
Stonington*•†...New Lon.	H. A. Hull.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†..Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•†..Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Nickerson.
West Haven*•†.New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
Wethersfield*•†..Hartford	See Hartford.
West Winsted*†..Litchf'd	Samuel A. Herman.
Willimantic*•†..Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winstead.
Windham*• .....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
Winsted*†..... Litchfield	SAMUEL A. HERMAN.
Woodbury*†.....Litchfield	Huntington & Warner.
Woodstock*.....Windham	See Putnam.
Yantic*•†.....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	KENNEY & MAGEE.
▲Georgetown*•† .....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•..... Sussex	Wm. F. Causey.
Newark*•†.....New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seaford*† ..... Sussex	See Georgetown.
Smyrna*† ..... Kent	See Dover.
Wilmington*† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

DISTRICT OF COLUMBIA.

Anacostia*† ..... D. C.	See Washington.
Georgetown*† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.

FLORIDA.

▲Apalachicola*†. Franklin	H. C. Hicks.
▲Arcadia*† ..... De Soto	CHARLES W. FORRESTER.
Avon Park* ..... De Soto	C. D. Knapp.
▲Bartow*† ..... Polk	WILSON & WILSON.
▲Blountstown*● .. Calhoun	See Marianna.
▲Braidentown*† . Manatee	J. J. STEWART.
▲Bristol*● ..... Liberty	See Tallahassee.
▲Bronson*† ..... Levy	E. A. Pinnell.
▲Brooksville*† . Hernando	W. S. Jennings.
Cedar Keys*† ..... Levy	E. J. Lutterloh.
Cocoa*† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*† ..... Pasco	J. A. Hendley.
Daytona*† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*† Walt'n	S. K. Gillis.
▲Deland*† ..... Volusia	Stewart & Bly.
Eustis*† ..... Lake	B. S. Weeks.
▲Fernandina*† ..... Nassau	H. J. BAKER.
Fort Meade*† ..... Polk	W. S. Athens.
▲Gainesville*† ..... Alachua	FOSTER & JACKSON.
▲Greencove Spgs*† .. Clay	See Jacksonville.
Interlachen*† ..... Putnam	See Palatka.
▲Inverness*† ..... Citrus	I. M. Barton.
▲Jacksonville*† ..... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† ..... Hamilton	Johnson & Johnson.
▲Juno ..... Dade	A. E. Heyser.
▲Key West*† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ..... Osceola	See Orlando.
▲Lake City*† ..... Columbia	A. J. Henry.
Lakeland*† ..... Polk	P. Tucker.
Leesburg*† ..... Lake	Tinnon & McNamee.
▲Live Oak*† ..... Suwannee	B. B. Blackwell.
▲Macclenny*● ..... Baker	See Jacksonville.
▲Madison*† ..... Madison	C. B. ASHLEY.
▲Marianna*† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*† ..... Brevard	See Titusville
Miami*† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*† ..... Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*● ..... Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*† ..... Volusia	A. M. Bailey.
▲Orlando*† ..... Orange	MASSEY & BAUMGARTEN.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palm Beach*† ..... Dade	W. I. Metcalf.
Palmetto*† ..... Manatee	See Braidentown.
▲Pensacola*† ... Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† ..... Orange	T. E. WILSON.
▲Stanton*● ..... Marion	See Ocala.
▲Starke*† ..... Bradford	J. T. Wills.
▲St. Augustine*† St. Johns	W. W. DEWHURST.
St. Petersb'g*● . Hillsboro	A. Macleod.
▲Sumterville*● ..... Sumter	A. C. Clark.
¶▲Tallahassee*● ..... Leon	R. W. WILLIAMS.
▲Tampa*† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† . Hillsboro	See Tampa.
▲Tavares*† ..... Lake	J. F. Brown.
▲Titusville*† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palm B'ch*† .. Dade	See Palmbeach.
▲Westville*† ..... Holmes	W. T. Bludworth.

GEORGIA.

▲Abbeville*† ..... Wilcox	T. L. Holton.
Acworth*† ..... Cobb	J. J. Northcot.
Adairsville*† ..... Bartow	See Cartersville.
Adel*† ..... Berrien	See Tifton.
▲Albany*† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*† ..... Sumter	HOOPER & CRISP.
▲Appling ..... Columbia	See Augusta.
Arlington*† ..... Calhoun	W. D. Sheffield.
▲Athens*† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† ..... Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co.
▲Augusta*† ..... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks.
▲Bainbridge*† ..... Decatur	M. E. O'Neal.
Barnesville*† ..... Pike	S. N. Woodward.
▲Baxley*† ..... Appling	J. H. Thomas.
▲Blackshear*† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville ..... Union	J. A. Butt.
▲Blakely*† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*† ..... Thomas	See Thomasville.
▲Brunswick*† ..... Glynn	W. E. KAY.
▲Buchanan*† ..... Haralson	See Tallapoosa.
▲Buena Vista*● .... Marion	George P. Monroe.
Buford*† ..... Gwinnett	J. O. H. Brown.
▲Butler*† ..... Taylor	O. M. Colbert.
▲Calhoun*† ..... Gordon	F. A. Cantrell.
▲Camilla*† ..... Mitchell	S. S. Bennett.
▲Canton*† ..... Cherokee	William A. Teasley.
▲Carnesville*† ..... Franklin	W. R. Little.
▲Carrollton*† ..... Carroll	R. D. Jackson.
▲Cartersville*† ..... Bartow	JOHN W. AKIN.
▲Cedartown*† ..... Polk	J. A. Blance.
Chipley *† ..... Harris	See Greenville.
▲Clarkesville*† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† ..... Pulaski	See Hawkinsville.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*† .. Muscogee	WILLIAM A. WIMBISH, Attorney Third National Bank.
Comer*† ..... Madison	See Danielsville.
▲Conyers*† ..... Rockdale	John R. Maddox.
Cordele*† ..... Dooly	J. G. JONES.
▲Covington*† ..... Newton	J. G. Lester.
▲Crawfordsville*● Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*† Chattahoochee	C. C. Minter.
▲Cuthbert*† ..... Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*† ..... McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*† ..... DeKalb	See Atlanta.
Demorest*† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincey & McDonald.
▲Douglasville*† .. Douglas	J. H. McLarty.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*†	P. L. Wade.
▲Eastman*†	De Lac & Bishop.
▲Eatonton*†	W. B. Wingfield.
▲Elberton*†	W. D. Tutt.
▲Ellaville*†	A. J. Walters.
▲Ellijay*†	J. P. Perry.
▲Fairburn*†	L. S. Roon.
▲Fayetteville*†	W. B. Hollingsworth.
Fitzgerald*†	L. KENNEDY.
Flovilla*†	B. P. Bailey.
Flowery Branch*†	See Gainesville.
▲Forsyth*†	R. L. Berner.
▲Fort Gaines*†	W. A. Scott.
Fort Valley*†	H. A. MATHEWS.
▲Franklin*	W. S. Hubbard.
▲Gainesville*†	DUNLAP & DUNLAP.
▲Georgetown*●	T. L. Guerry.
▲Gibson*†	E. B. Rogers.
▲Greensboro*●	J. B. Park, Jr.
▲Greenville*†	H. W. Hill.
▲Griffin*†	ROBERT T. DANIEL.
▲Hamilton*†	B. H. Walton.
Harmony Grove*†	R. L. J. Smith.
▲Hartwell*†	A. E. McCurry.
▲Hawkinsville*†	W. L. & WARREN GRICE.
Hazlehurst*†	See Hawkinsville.
▲Hiawassee*	J. H. Davis.
▲Hinesville*†	S. B. Brewton.
Hogansville*†	Isaac Jackson.
▲Homer*	See Gainesville.
▲Homerville*†	R. G. Dickerson.
▲Irwinton*	J. W. Lindsey.
▲Irwinville	T. J. Luke.
▲Isabella*	See Sylvester.
▲Jackson*†	M. P. HALL.
▲Jasper*†	J. W. Henley.
▲Jefferson*●	J. C. Turner.
▲Jessup*†	D. M. Clark.
▲Jonesboro*†	W. M. Wright.
▲Knoxville*†	R. C. Le Sueur.
▲Lafayette*●	Lumpkin & Shattuck.
▲La Grange*†	LONGLEY & LONGLEY.
Lavonia*†	See Carnesville.
▲Lawrenceville*†	T. M. & R. W. Peeples.
▲Leesburg*†	Long & Son.
▲Lexington*●	Joel Cloud.
▲Lincolnton*	J. E. Strother.
▲Louisville*†	Phillips & Phillips.
▲Lumpkin*†	J. T. HARRISON.
▲Macon*†	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†	George & George.
▲Marietta*†	CLAY & BLAIR.
Marshallville*†	See Oglethorpe.
Maysville*†	A. J. Griffin.
▲McDonough*†	James F. Wall.
▲McRae*†	E. D. Graham.
▲Milledgeville*†	D. B. SANFORD.
Millen*†	Josiah Holland.
Molina*†	See Zebulon.
▲Monroe*●	B. S. Walker.
Montezuma*†	Greer & Felton.
▲Monticello*†	J. D. Kilpatrick.
▲Morgan*	L. G. Cartledge.
▲Moultrie*●	PEARSALL & SHIPP.
▲Mt. Vernon*†	Geiger & Peterson.
▲Nashville*	William D. Bule.
▲Newman*†	STALLINGS & ORR.
▲Newton*	A. S. Johnson.
Ocilla*	C. H. MARTIN.
▲Oglethorpe*†	Greer & Felton.
Pelham*†	See Camilla.
▲Perry*†	W. C. Davis.
Poulan*●	Frank Park.
▲Preston*†	S. R. Stevens.
▲Quitman*†	J. G. McCall.
▲Reidsville*	E. C. COLLINS.
Reynolds*†	W. E. Steed.
Richland*†	E. L. Stevens.
▲Ringgold*†	J. H. Anderson.
Rochelle*†	D. B. Nicholson.
▲Rome*†	FOUCHE & FOUCHE.
Rutledge*†	See Madison.
▲Sandersville*†	See Cuthbert.
▲Savannah*†	T. Spearman.
Senoia*†	W. H. Burwell.
Sharon*†	J. H. Hodge.
Shellman*†	C. L. Henry.
Social Circle*†	
▲Sparta*†	
▲Springfield	
▲Springplace*	

Town and County.	Name.
▲Statenville*	See Valdosta.
▲Statesboro*†	Groover & Johnson.
▲St Mary's*●	See Brunswick.
▲Summerville*●	J. M. Bellah.
▲Swainsboro*●	H. B. Daniel.
▲Sylvania*●	E. K. Overstreet.
Sylvester*	J. G. Polhill.
▲Talbotton*†	J. M. Mathews.
Tallapoosa*†	Head & Head.
Tennille*†	John C. Harmon.
▲Thomaston*†	J. A. Cotten.
▲Thomasville*†	HANSELL & MERRILL.
▲Thomson*†	John T. West.
Tifton*†	John Murrow.
Toccoa*†	JOHN W. OWEN.
▲Traders Hill	See Waycross.
▲Trenton*†	See Chattanooga, Tenn.
Unadilla*†	J. L. Jones.
▲Valdosta*†	DENMARK & ASHLEY.
▲Vienna*†	J. H. Woodward & Son.
Villa Rica*†	J. M. Moor.
▲Warrenton*†	James Whitehead.
▲Washington*†	COLLEY & SIMS.
▲Watkinsville*†	B. E. Thrasher.
▲Waycross*†	TOOMER & REYNOLDS.
▲Waynesboro*†	Lawson & Scales.
West Point*†	R. A. S. Freeman.
Winder*†	W. H. Quarterman.
▲Wrightsville*†	A. F. Daley.
▲Zebulon*†	G. D. Dominick.

IDAHO.

Town and County.	Name.
▲Albion*	J. C. Rogers.
▲Blackfoot*†	F. S. Dietrich.
¶▲Boise*†	J. H. RICHARDS.
▲Caldwell*†	John C. Rice.
▲Challis*	Milton A. Brown.
Coeur d'Alene*†	John B. Goode.
Genesee*†	See Moscow.
Grangeville*	W. N. Scales.
▲Hailey*†	TEXAS ANGEL.
▲Idaho City*	Carl Paine.
Idaho Falls*†	W. T. SMITH.
Juliaetta*†	See Moscow.
Kendrick*†	George W. Coutts.
▲Lewiston*●	E. O'NEILL.
▲Malad City*	GEO. E. GRAY.
Montpelier*†	J. C. Rich.
▲Moscow*†	Forney Smith & Moore.
▲MountainHome*†	W. C. Howie.
▲Mt. Idaho*	W. N. Scales.
Murray*	See Wallace.
Nampa*†	Frank Estabrook.
▲Paris*†	Budge & White.
Payette*†	Charles B. Coxe.
▲Pocatello*†	EDEN & TERRELL.
▲Rathdrum*†	Edwin McBee.
▲Salmon*	John H. Padgham.
Salubria*	O. F. Buse.
▲Shoshone*†	Guy C. Barnum.
▲Silver City*	Richard Cunningham.
▲St. Anthony*	J. E. COCHRAN.
Wallace*†	C. W. Beale.
Wardner*†	J. E. Gyde.
▲Weiser*†	AYERS, VARIAN & RHEA.

ILLINOIS.

Town and County.	Name.
Abingdon*†	A. K. Hardy.
Adair*†	See Macomb.
Albany*†	D. S. Efner.
▲Albion*†	J. M. Campbell.
▲Aledo*†	BASSETT, MAIN & BASSETT.
Alexis*†	Thomas R. Squires.
Allerton*†	See Danville.
Alpha*†	J. A. Widney.
Altamont*†	F. M. Schilling.
Alton*†	H. S. BAKER.
Altona*†	L. K. Byers.
Amboy*†	W. E. Ives & Son.
Anchor*†	See Bloomington.
Anna*†	H. F. BUSSEY.
Annawan*†	W. H. Holzinger.
Antioch*●	J. W. McDonald.
Apple River*†	J. S. Lamont.
Arcola*†	Barricklow & Cofer.
Arenzville*†	M. McClure.
Argenta*†	See Decatur.
Armington*†	See Bloomington.
Armstrong*†	See Potomac.
Arrowsmith*†	H. J. Thompson.
Arthur*†	M. Watson.
Ashkum*†	P. H. Carey.
Ashland*†	S. A. Shortt.
Ashley*†	See Nashville.
Ashton*†	See Dixon.

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Town and County.	Name.
Assumption*•†..Christian	See Pana.
Astoria*•† .....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*•†.....Menard	See Petersburg.
Atkinson*•†.....Henry	See Cambridge.
Atlanta*•†.....Logan	F. L. Capps.
Atwood*•† .....Piatt	See Tuscola.
Auburn*•†.....Sangamon	T. J. Nuckolls.
Augusta*•† .....Hancock	W. H. Mead.
Aurora*•† .....Kane	JOHN M. RAYMOND.
Austin*•†.....Cook	See Chicago.
Ava*•† .....Jackson	S. W. Treesch.
Avon*•† .....Fulton	See Lewistown.
Barrington*•†.....Cook	Frank Robertson.
Barry*•†.....Pike	W. I. Klein.
Batavia*•† .....Kane	H. N. JONES.
Beardstown*•† .....Cass	R. R. HEWITT.
Beason*†• .....Logan	William B. Curry.
▲Beecher*•† .....Will	See Peotone.
▲Belleville*•†.....St. Clair	TURNER & HOLDER.
▲Bellflower*•† .... McLean	See Farmer City.
Belvidere*•† .....Boone	KUCKER, CARPENTER & APPLETON.
▲Bement*•†.....Piatt	W. G. Cloyd
Benson*•†.....Woodford	See Eureka.
▲Benton*•†..... Franklin	Hart & Spiller.
Berwick*•† .....Warren	See Monmouth.
Bethany*•† .....Moultrie	See Sullivan.
Biggsville*•† ..Henderson	See Oquawka.
Blandinsville*•†.McDon'h	F. W. Brooks.
▲Bloomington*•†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State Nat. Bk.
Blue Island*•†.....Cook	BORMAN & McGRATH.
Blue Mound*•†.....Macon	P. L. Van Cleve.
Bluffs*•†.....Scott	Franklin C. Funk.
Bonegap*•†.....Edwards	See Mt. Carmel.
Bowen*•†.....Hancock	E. C. PETER.
Braceville*•† .....Grundy	E. D. SCOTT.
Bradford*•†.....Stark	See Toulon.
Braidwood*•† .....Will	WILLIAM MOONEY.
Breese*•† .....Clinton	See Carlyle.
Brighton*•† .....Macoupin	D. D. Goodell.
Brimfield*•† .....Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•† .....Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	Mark R. Koplin.
Buda*•† .....Bureau	Jesse Emerson.
Buffalo*•† ..... Sangamon	See Springfield.
Bunker Hill*•† .Macoupin	A. S. Cuthbertson.
Bushnell*•†..McDonough	T. J. SPARKS.
Byron*•†.....Ogle	J. C. Woodburn.
Cabery*•†.....Ford	See Kankakee.
Cairo*•† .....Alexander	GREEN & GILBERT.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•† .Jackson	See Murphysboro.
Camp Point*•† .... Adams	Orrin Dilley.
Canton*•† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•† .....Boone	H. B. Stevenson.
Carbondale*•†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*•†...Macoupin	RINAKER & RINAKER.
▲Carlyle*•†.....Clinton	M. P. Murray.
Carlock*•† ..... McLean	See Bloomington.
▲Carmi*•† ..... White	JOHN R. JONES.
Carrier's Mills*•†...Saline	H. N. Finney.
▲Carrollton*•†.....Greene	HENRY T. RAINEY.
Cartervile*•† Williamson	George A. Henshaw.
▲Carthage*•† ..... Hancock	D. MACK & SON.
Casey*•†.....Clark	W. S. LOWRY.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*•† .....Marion	S. A. Frazier.
Cerro Gordo*•†.....Piatt	See Monticello.
Chadwick*•† .....Carroll	W. S. Markley.
Champaign*•† Champaign	J. L. RAY.
Chandlerville*•†.....Cass	W. K. Mertz.
Chapin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† .....Coles	A. C. ANDERSON.
Chatham*•† ... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•† .....Iroquois	See Kankakee.
Chenoa*•† .....McLean	W. L. Miller.
▲Chester*•† .....Randolph	H. CLAY HORNER.
Chesterfield*•†. Macoupin	See Carlinville.
▲Chicago*•† ..... Cook	CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co., Chicago.
" ..... "	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*•† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*•† .Cook	See Chicago.
Chillicothe*•†.....Peoria	H. C. Pettett.
Chrisman*•†.....Edgar	See Paris.
Cisco*•†..... ....Piatt	See Monticello.
Cissna Park*•† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*•†.....Adams	J. L. Stalker.
Clifton*•†.....Iroquois	See Onarga.
▲Clinton*•†.....DeWitt	JOHN FULLER.
Coal City*•†..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Coffeen*•† ..Montgomery	See Hillsboro.
Colchester*•†McDonough	T. J. Richards.
Coleta*..... .....Whiteside	See Morrison.
Colfax*•†.....McLean	James P. Grove.
Collinsville*•† ...Madison	BURROUGHS BROS.
Collison*•†.....Vermilion	See Danville.
Compton*•† .....Lee	See Paw Paw.
Cooksville*•† ....McLean	John A. Sterling.
Cornell*•† .... Livingston	See Pontiac.
Coultervile*•†. Randolph	A. Russell.
Cowden*•† .....Shelby	C. R. Torrence.
Creal Sp'ga*•† Williamson	George B. White.
Crescent City*•† Iroquois	See Watseka.
Creston*•†. .....Ogle	See Rochelle.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•†. .....White	See Carmi.
Cuba*•†..... .....Fulton	See Canton.
Cullom*•† .....Livingston	L. E. Swope.
Dallas City*•†... Hancock	J. H. Ranck.
Dalton City*•†...Moultrie	J. N. Loving.
Danforth*•†.....Iroquois	See Watseka.
Danvers*•†.....McLean	See Bloomington.
▲Danville*•• ....Vermilion	TILTON & CUNDIFF.
Davis*•† .....Stephenson	W. Ense.
▲Decatur*•†.....Macon	JAMES M. LEE. Refers to Milliken National Bank.
Deer Creek*•†...Tazewell	See Pekin.
DeKalb*•†.... ....DeKalb	H. W. PRENTICE.
DeLand*•†..... .....Piatt	See Monticello.
Delavan*•† .....Tazewell	J. O. Jones.
Des Plaines*•† .....Cook	See Chicago.
Divorum*•† .. Sangamon	See Springfield.
▲Dixon*•† ....Lee	R. S. FARRAND.
Dongola*•† ....Union	See Jonesboro.
Donovan*•† .....Iroquois	See Watseka.
Downer's Grove*•† .DuP.	M. Slusser.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dundee*•† ..... Kane	W. G. Sutlin.
Dunlap*•† ..... Peoria	See Peoria.
DuQuoin*•† ..... Perry	R. W. S. WHEATLEY.
Durand*•† .... Winnebago	See Rockford.
Dwight*•† ..... Livingston	ROMBERGER & SMITH.
Earlville*•† ..... La Salle	See Ottawa.
East Dubuque*•† . Jo Dav.	See Galena.
East Lynn*•† .. Vermilion	See Danville.
Easton*•† ..... Mason	See Havana.
East St. Louis*•† . St. Clair	FRANK C. SMITH.
Edelstein*•† ..... Peoria	See Peoria.
•Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† . Madison	HADLEY & BURTON.
▲Effingham*•† .. Effingham	WOOD BROS.
Elburn*•† ..... Kane	W. R. S. Hunter.
Eldorado*•† ..... Saline	J. C. Burnett.
Elgin*•† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† ... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*•† ..... Logan	See Lincoln.
Elliott*•† ..... Ford	See Paxton.
Ellisville*•† ..... Fulton	See Canton.
Ellsworth*•† ..... McLean	See Bloomington.
Elmhurst*•† ..... DuPage	George Sawin.
Elmwood*•† ..... Peoria	M. R. Sturtevant.
El Paso*•† ..... Woodford	J. F. BOSWORTH.
Emden*•† ..... Logan	See Lincoln.
Enfield*•† ..... White	Jonn N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*•† ..... Gallatin	C. W. Wiedeman.
Erie*•† ..... Whiteside	William H. Allen.
Essex*•† ..... Kankakee	A. Gregson.
▲Eureka*•† ..... Woodford	J. ALBERT BRIGGS.
Evanston*•† ..... Cook	W. G. ANKETT.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•† ... Livingston	CARRITHERS & AGARD.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•† ..... Douglas	See Tuscola.
Fairmount*•† .. Vermilion	See Danville.
Fairview*•† ..... Fulton	James Ten Eyck.
Farina*•† ..... Fayette	A. T. Brasel.
Farmer City*•† ... DeWitt	HERRICK & HERRICK.
Farmersville*•† .. Montg'y	See Springfield.
Farmington*•† .... Fulton	A. A. Luckey.
Fillmore*•† . Montgomery	See Hillsboro.
Findlay*•† ..... Shelby	C. W. Fall.
Fisher*•† ..... Champaign	H. S. Kelley.
Fithian*•† ..... Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† ..... Clay	Hoff & Hoff.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•† .... Livingston	See Pontiac.
Forest City*•† .... Mason	See Havana.
Forreston*•† ..... Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•† ..... Morgan	See Jacksonville.
Franklin Grove*•† .... Lee	See Dixon.
▲Freeport*•† ... Stephenson	W. N. CRONKRITE.
Fulton*•† ..... Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•† ..... Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•† ..... Henry	N. F. ANDERSON.
Gardner*•† ..... Grundy	See Morris.
Geneseo*•† ..... Henry	GEORGE W. SHAW.
▲Geneva*•† ..... Kane	W. J. BROWN.
Genoa*•† ..... De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† ..... Ford	LESLIE A. CRANSTON.
Gifford*•† ..... Champaign	See Fisher.
Gillespie*•† ..... Macoupin	See Carlinville.
Gilman*•† ..... Iroquois	C. N. Saum.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*•† ..... Pope	THOMPSON & MOORE.
Golden*•† ..... Adams	See Quincy.
GoodHope*•† McDonough	See Macomb.
Grafton*•† ..... Jersey	See Jerseyville.
Grand Ridge*•† ... La Salle	See Ottawa.
Grant Park*• .. Kankakee	E. H. Buck.
Grayslake*•† ..... Lake	See Libertyville.
Grayville*•† ..... White	T. G. Parker.
Greenfield*•† ..... Greene	BANDY & SULLIVAN.
Greenup*•† .. Cumberland	W. H. McDonald.
Greenview*•† ..... Menard	R. L. Walker.
▲Greenville*•† ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† ..... McLean	C. M. Coyle.
Griggsville*•† ..... Pike	See Pittsfield.
Grove City* ..... Christian	See Edinburg.
Guthrie•† ..... Ford	See Gibson City.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† ..... Piatt	See Monticello.
Hamphire*•† ..... Kane	See Elgin.

Town and County.	Name.
Hanover* ..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*•† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† ..... McHenry	A. W. Young.
Harvel*•† ... Montgomery	See Springfield.
Harvey*•† ..... Cook	I. J. MOUSER.
▲Havana*•† ..... Mason	H. R. NORTHRUP.
Hebron*•† ..... McHenry	See Harvard.
▲Hennepin* ..... Putnam	W. H. CASSON.
Henry*•† ..... Marshall	Fred S. Potter.
Herrick*•† ..... Shelby	J. D. Burrus.
Herrin ..... Williamson	See Marion.
Hersacher*•† ... Kankakee	See Kankakee.
Heyworth*•† ..... McLean	See Bloomington.
Highland*•† ..... Madison	Timothy Gruaz.
Highland Park*•† ... Lake	K. R. Smoot.
▲Hillsboro*•† . Montgomery	FRED A. RANDLE.
Hinckley*•† ..... DeKalb	See Aurora.
Hindsboro*•† .... Douglas	See Tuscola.
Holcomb*•† ..... Ogle	C. E. Oakes.
Homer*•† .... Champaign	R. C. Wright.
Hoopeston*•† .. Vermilion	DYER & WALBRIDGE.
Hopedale*•† ..... Tazewell	See Pekin.
Hume*•† ..... Edgar	T. J. Copfman.
Huntley*•† ..... McHenry	See Woodstock.
Hutsonville*•† . Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•† .... Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Irving*•† .... Montgomery	See Hillsboro.
Iuka*•† ..... Marion	See Salem.
Ivesdale*•† .... Champaign	See Monticello.
▲Jacksonville*•† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† ..... Jersey	H. W. Fogue.
▲Joliet*•† ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† ..... Union	Karraker & Lingle.
Joy*•† ..... Mercer	See Aledo.
Kane*•† ..... Greene	See Carrollton.
▲Kankakee*•† ... Kankakee	H. K. WHEELER.
Kansas*•† ..... Edgar	E. G. Rose.
Keithsburg*•† .... Mercer	M. T. Kirkpatrick.
Kenney*•† ..... DeWitt	Scroggin & Co.
Kewanee*•† ..... Henry	BLISH & LAWSON.
Kings*•† ..... Ogle	See Rochelle.
Kingston*•† ..... DeKalb	See Dekalb.
Kinmundy*•† ..... Marion	John F. Donovan.
Kirkland*•† ..... DeKalb	See Genoa.
Kirkwood*•† ..... Warren	George M. Nixon.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•† ..... Marshall	E. D. RICHMOND.
Ladd*•† ..... Bureau	J. W. BLEE.
Lafayette*•† ..... Stark	See Toulon.
Lagrange*•† ..... Cook	D. B. Lyman
La Harpe*•† ..... Hancock	L. S. McCrory.
La Moille*•† ..... Bureau	H. A. Stanard.
Lanark*•† ..... Carroll	C. W. Middlekauff.
La Rose*•† ..... Marshall	R. M. Barnes.
La Salle*•† ..... La Salle	HASKINS & PENNICK.
Latham*•† ..... Logan	F. A. Gasaway
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•† ..... Ogle	George E. Johnson.
Lebanon ..... St. Clair	See Belleville.
Leland*•† ..... La Salle	A. A. Clapsaddle.
Lemont*•† ..... Cook	Frank W. Welch.
Lena*•† ..... Stephenson	A. J. Clarity.
Le Roy*•† ..... McLean	E. D. RIDDLE.
▲Lewistown*•† ..... Fulton	HARRY M. WAGGONER.
Lexington*•† ..... McLean	A. B. Davidson.
Libertyville*•† ..... Lake	Paul MacGuffin.
▲Lincoln*•† ..... Logan	S. L. WALLACE.
Litchfield*•† Montgomery	J. H. Atterbury.
Little York*•† .... Warren	See Monmouth.
Loami*•† ..... Sangamon	D. I. Staley.
Lockport*•† ..... Will	C. B. CHEADLE.
Loda*•† ..... Iroquois	Nathan P. Goodell.
London Mills*•†. Fulton	M. T. Robinson.
Longview*•†. Champaign	See Champaign.
Lostant*•† ..... La Salle	G. F. Bell.
▲Louisville*† ..... Clay	John R. Bonney.
Lovington*•† .... Moultrie	A. W. Lux.
Ludlow *•† .... Champaign	W. C. Smith.
Mackinaw*•† .... Tazewell	See Pekin.
▲Macomb*•† .. McDonough	NEECE & SON.
Macon*•† ..... Macon	See Decatur.
Mahomet*•† .. Champaign	See Champaign.
Makanda*•† ..... Jackson	See Murphysboro.
Malta*•† ..... DeKalb	D. F. Pease.
Manchester*•† ..... Scott	See Bluffs.
Manhattan*•† ..... Will	See Joliet.
Manito*•† ..... Mason	J. A. McComas.
Mansfield*•† ..... Piatt	C. F. Mansfield.
Manteno*•† .... Kankakee	Winfield S. Campbell.
Maple Park*•† ..... Kane	See Elburn.
Maquon*•† ..... Knox	E. L. Swigart.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Marengo*† ....McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*•† .....Macon	B. F. Shipley.
Marseilles*•†.....La Salle	See Ottawa.
▲Marshall*† .....Clark	GRAHAM & TIBBS.
Martinsville*† .....Clark	H. Gasaway.
Marysville. .....Vermilion	See Potomac.
Mascoutah*•†....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*•†.....Coles	CHARLES BENNETT.
Maywood*•†..... Cook	See Oak Park.
Mazon*•† .....Grundy	See Morris.
McHenry*•† ....McHenry	H. C. Mead.
McLean*•†. .....McLean	See Bloomington.
▲McLeansboro*•† Hamilt'n	WEBB & McLANE.
Mechanicsburg*...Sang'n	See Springfield.
Media*•† .....Henderson	See Strongburst.
Medora*•† .....Macoupin	J. W. Kitzmiller.
Melrose Park*•†....Cook	See Oak Park.
Melvin*•†..... Ford	J. M. Thompson.
Mendon*•†..... Adams	See Quincy.
Mendota*•†.....La Salle	JOHN F. MADDEN.
Meredosia*•†. ....Morgan	See Jacksonville.
Metamora*•† ..Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† .....Iroquois	Frank Harry.
Milledgeville*•† .. Carroll	See Mount Carroll.
Millington*•† .....Kendall	See Aurora.
Milton*..... Pike	N. A. Thornton.
Minier*•† .....Tazewell	See Pekin.
Minonk*•† .....Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	L. K. Keogh.
Modesto*•†. .....Macoupin	J. M. Allyn.
Moline*•† ....Rock Island	McENIRY & McENIRY.
Momence*•† ...Kankakee	E. P. HARNEY.
Monica*•† ..... Peoria	See Peoria.
▲Monmouth*•† .....Warren	GRIER & STEWART.
▲Monticello*•†.....Piatt	C. A. Tatman.
▲Morris*•† ..... Grundy	E. SANFORD.
▲Morrison*•†.....Whiteside	SMITH & DANIELS.
Morrisonville*•† Christi'n	Fred A. Wagoner.
Morton*•† .....Tazewell	See Pekin.
▲Mound City*•† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*•† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† .....Carroll	ORION M. GROVE.
Mt. Morris*•† .....Ogle	John Weller.
Mt. Olive*•†....Macoupin	Thomas Williamson.
Mt. Pulaski*•† .....Logan	F. L. Tomlinson.
▲Mt. Sterling*•† .....Brown	Hubbard & Reid.
▲Mt. Vernon*•† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove ....Bond	See Greenville.
▲Murphysboro*•† .Jackson	R. J. McELVAIN.
Naperville*•† ....Du Page	H. H. GOODRICH.
▲Nashville*•† . Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*•..... Hancock	G. A. RITTER.
Nebo*•† .....Pike	I. J. Dyer.
Neoga*•† ....Cumberland	See Toledo.
Neponset*•†.....Bureau	See Buda.
Newark*. .....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*•†.....Mercer	M. Chamberlain.
New Holland*•† ....Logan	See Lincoln.
Newman*•† .....Douglas	W. W. Pepper.
▲Newton*•† ..... Jasper	GIBSON & JOHNSON.
New Windsor*•† ..Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•†. Montgomery	D. H. Zepp.
Normal*•†..... McLean	R. L. Fleming.
Norris City*•†..... White	W. N. Green.
No. Henderson*•†.Mercer	See Aledo.
Nunda*•†..... McHenry	L. D. Lowell, Jr.
Oakland*•† .....Coles	J. H. Winkler.
Oak Park*•†..... Cook	J. A. BALDWIN.
Oblong*•†..... Crawford	See Robinson.
Odell*•† .....Livingston	J. D. Pound.
Ogden*•†.....Champaign	Wm. Brennan.
Ohio*•† ..... Bureau	H. S. Pomeroy.
Okawville*•† Washington	Moehle & Tcharner.
▲Olney*•†.....Richland	R. B. Witcher.
Onarga*•†.....Iroquois	E. W. Morris.
Oneida*•† .....Knox	See Galesburg.
▲Oquawka*•†...Henderson	R. Cooper.
Orangeville*•†Stephenson	Hiram Skinner.
▲Oregon*•† ..... Ogle	FRANCIS BACON.
Orion*•† ..... Henry	M. L. Love.
▲Ottawa*•† .....La Salle	RECTOR C. HITT.
Palatine*•† .....Cook	F. J. Filbert.
Palestine*•†..... Crawford	A. L. MacHatton.
Palmyra*•† .....Macoupin	Searcy & Etter.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•† .....Edgar	JAMES A. EADS.
Pawnee*•† .....Sangamon	J. R. Kincaid.
Paw Paw*•† .....Lee	C. F. Preston.
▲Paxton*•†..... Ford	KERR & LINDLEY.
Pearl•† .....Pike	See Milton.
Pearl City*•†. Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† ..... Tazewell	WM. DON MAUS.
Penfield*•† ... Champaign	See Champaign.
▲Peoria*•†.....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
" ..... "	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*•† .....Will	Michael Collins.
Perry*..... Pike	G. W. Hinman.
Peru*•† .....La Salle	F. T. BEERS.
▲Petersburg*•† ....Menard	T. W. McNEELY.
Philo*•†.....Champaign	See Champaign.
▲Pinckneyville*•† ... Perry	W. T. Vaughn.
Piper City*•† ..... Ford	See Paxton.
▲Pittsfield*•† ..... Pike	A. C. BENTLEY.
Plainfield*•† ..... Will	George J. Arbeiter.
Plano*•† .....Kendall	TURPIN & DARNELL.
Pleasant Plains*•†.Sang'n	See Springfield.
Plymouth*•† ....Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† ....Livingston	HARRY G. GREENEBAUM.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*•† ....Vermilion	See Danville.
Prairie City*•†.McDon'gh	E. A. Boynton.
▲Princeton*•† .....Bureau	OWEN G. LOVEJOY.
Princeville*•†.....Peoria	See Peoria.
Prophetstown*•†Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*•† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•† .....Fayette	See Vandalia.
Rankin*•† .....Vermilion	J. F. Campbell.
Rantoul*•† ....Champaign	Thomas J. Roth.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*•† .....Cook	Thomas J. Dawson.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•†.....Randolph	Alfred D. Riess.
Reynolds*•†..Rock Island	See Rock Island.
Richmond*•† ....McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	R. W. Fisk.
Ridgway*•† .....Gallatin	W. S. Phillips.
Roanoke*•†.....Woodford	See Eureka.
Roberts*•† .....Ford	See Paxton.
▲Robinson*•†.....Crawford	PARKER & CROWLEY.
Rochelle*•† .....Ogle	D. W. Baxter.
▲Rockford*•†..Winnebago	E. H. MARSH.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•†.....Cook	J. J. Barbour.
Roodhouse*•†.....Greene	D. J. Sullivan.
Roscoe*•† .... Winnebago	See Poplar Grove.
Roseland†..... Cook	See Chicago.
Roseville*•†..... Warren	Leroy S. Scott.
Rossville*•†....Vermilion	W. B. Redden.
▲Rushville*•†.....Schuyler	GLASS & BOTTENBERG.
Rutland*•† .....La Salle	See Ottawa.
Sadorus*•†....Champaign	See Tolono.
▲Salem*•† .....Marion	L. M. KAGY.
Sandoval*•†..... Marion	Charles F. Patterson.
Sandwich*•†.....De Kalb	S. B. STINSON.
San Jose*•†..... Mason	See Lincoln.
Saunemin*•† ..Livingston	W. P. Carrithers.
Savanna*•† .....Carroll	W. F. DOW.
Saybrook*•†..... McLean	George M. Nelson.
Seaton*•† .....Mercer	See Aledo.
▲Secor*•†.....Woodford	See Eureka.
Seneca*•†..... La Salle	See Eureka.
Shabbona.....DeKalb	See Sycamore.
Shannon*•†.....Carroll	See Lanark.
▲Shawneetown*•†.Gallatin	CARL ROEDEL.
Sheffield*•†..... Bureau	See Buda.
▲Shelbyville*•†..... Shelby	WALTER C. HEADEN.
Sheldon*•†.....Iroquois	See Watseka.
Sheridan*•† .....LaSalle	See La Salle.
Sherrard†..... Mercer	See Aledo.
Shipman*•†.....Macoupin	J. M. Hampton.
Sidell*•†..... Vermilion	L. E. Conner.
Sidney*•† .....Champaign	See Champaign.
Sigel*•† ..... Shelby	E. Kunkler.
Smithfield*•† .....Fulton	See Lewistown.
Smithshire*•† .... Warren	See Monmouth.
Somonauk*•† .... DeKalb	L. B. Olmstead.
Sorento*•†..... Bond	See Greenville.
South Chicago*•†....Cook	See Chicago.
South Evanston*†...Cook	See Chicago.
Sparta*•† .....Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*•†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*†..Bureau	A. R. GREENWOOD.
Stanford*† .....McLean	See Bloomington.
Staunton*† ....Macoupin	R. E. DORSEY.
St. Anne*† ....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	CHARLES A. MILLER.
St. Elmo*†.....Fayette	See Vandalia.
St.Francisv'lle*†Lawre'co	See Lawrenceville.
St. Joseph*†..Champaign	See Champaign.
Sterling*† .. Whiteside	I. L. WEAVER.
Stewardson*†.....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*†...Jo Daviess	W. S. Eaton.
Stone Fort*†.....Saline	See Harrisburg.
Stonington*† ..Christian	See Taylorville.
Streator*† .....La Salle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	JOHN R. EDEN.
Sumner*†.....Lawrence	Lewis & Sumner.
▲Sycamore*†.....DeKalb	CARNES & DUNTON.
Table Grove*†....Fulton	William S. Hipsley.
Tallula*† .....Menard	J. J. Baker.
Tamaroa*†.....Perry	See DuQuoin.
Tampico*† ....Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*†.....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*†.....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*†.....Cumberland	CHARLES M. CONNOR.
Tolono*†.....Champaign	W. A. Perkins.
Toluca*†.....Marshall	See Lacon.
Tonica*†.....La Salle	Gunn & Gunn.
▲Toulon*†.....Stark	Allen P. Miller.
Tremont*† .....Tazewell	See Pekin.
Trenton*†.....Clinton	W. S. Londen.
Triumph*†.....La Salle	See Mendota.
Troy*† .....Madison	See Edwardsville.
▲Tuscola*† .....Douglas	N. C. LYRLA.
Union Hill†...Kankakee	See Kankakee.
▲Urbana*† ....Champaign	CUNNINGHAM & BOGGS.
Utica*†.....La Salle	J. B. Cunniff.
▲Vandalia*†.....Fayette	S. A. PRATER.
Varna*†.....Marshall	See R. Price.
Vermont*†.....Fulton	J. C. Phillips.
Verona*†..... Grundy	J. L. Waterman.
Versailles*† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*†.....Johnson	Whitnell & Gillespie.
Viola*† .....Mercer	See Aledo.
Virden*†.....Macoupin	H. C. Simons.
▲Virginia*†.....Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*†.....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*†.....Jo Daviess	W. H. Glasgow.
Warrenburg*†....Macon	See Decatur.
Warsaw*†.....Hancock	W. N. GROVER.
Washburn*†...Woodford	George P. Gill.
Washington*†..Tazewell	John W. Dougherty.
Wataga*†.....Knox	See Galesburg.
▲Waterloo*† .....Monroe	JOSEPH W. RICKERT.
Waterman*†.....De Kalb	See Sycamore.
▲Watseka*† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*†.....Lake	R. W. COON.
Waverly*†.....Morgan	Hamilton & Etter.
Waynesville*†...De Witt	See Clinton.
Weldon*†.....De Witt	See Clinton.
Wellington*† ...Iroquois	See Watseka.
Wenona*† .....Marshall	J. H. Jackson.
West Brooklyn*† ....Lee	See Paw Paw.
West Chicago*†.Du Page	C. D. Clark.
Westfield*† .....Clark	J. D. Hemphill.
West Pullman*†.....Cook	See Chicago.
West Salem*† ..Edwards	See Albion.
▲Wheaton*†.....Du Page	WILLIAM NUNN.
White Hall*†.....Greene	Mark Meyerstein.
Williamsfield*† ....Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Willington*†..... Wil	Edward Corl tt.
▲Winchester*†.....Scott	JAMES A. WARREN.
Windsor*†.....Shelby	Amos Walker.
Winnetka*†.....Cook	Carlton Prouty.
Winslow*†...Stephenson	See Freeport.
Woodhull*†.....Henry	W. W. White.
▲Woodstock*† ..McHenry	V. S. LUMLEY.
Wyanet*†.....Bureau	See Princeton.
Wyoming*†.....Stark	Frank Thomas.
Xenia*†.....Clay	W. S. Morgan.
Yates City*†.....Knox	See Galesburg.
▲Yorkville*†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*†.....Fulton	See Rochester.
Albany*†.....Delaware	O. Dowden.
▲Albion*† .....Noble	L. W. WRIGLEY.
Alexandria*† ...Madison	SHANNON & RIZER.
Amboia*†.....Benton	W. Lee Bartlett.
▲Anderson*†.....Madison	WILLIAM S. DIVEN.
▲Angola*†.....Steuben	BEST, BRATTON & YOTTER.
Arcadia*†.....Hamilton	Thomas J. Bishop.
Argos*†.....Marshall	C. E. Shoemaker.
Ashley*†..... Steuben	Thomas Wichwire.
Atlanta.....Hamilton	See Cicero.
Attica*†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*†.....De Kalb	ROBY & HARPER.
Aurora*†.....Dearborn	DOWNEY & SHUTTS.
Avilla*†..... Noble	See Kendallville.
Batesville*†..... Ripley	Cravens & Cravens.
▲Bedford*†.....Lawrence	BROOKS & BROOKS.
Bern*†.....Adams	Kelly & Marner.
▲Bloomfield*† .....Greene	CAVINS & HENDERSON.
▲Bloomington*†...Monroe	LEE & GRIMES.
▲Bluffton*†..... Wells	TODD & TODD.
▲Boonville*†.....Warrick	ARMSTRONG & SHAFER.
Boswell*†.....Benton	A. B. McAdams.
Bourbon*†.....Marshall	J. D. Chaplin.
▲Brazil*†.....Clay	RAWLEY & HUTCHISON.
Bremen*†.....Marshall	S. J. Hayes.
Bristol*†.....Elkhart	Harvey W. Kautz.
Brook*†.....Newton	Graves & Graves.
Brookston*†.....White	See Chalmers.
▲Brookville*† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†...Jackson	APPLEWHITE & APPLEWHITE.
Butler*†.....DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*†.....Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*†.....Perry	C. A. WEATHERS.
Carlisle*†.....Sullivan	W. B. Akin.
Carthage*†.....Rush	See Rushville.
Cayuga*†..... Vermillion	J. H. BROWN.
Chalmers*†.....White	E. R. Price.
Charlestown*†.....Clark	W. H. Watson.
Chesterton*†.....Porter	G. R. Williams.
Chrisney*†.....Spencer	See Rockport.
Churubusco*†...Whitley	John W. Orndorf.
Cicero*†.....Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*†..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† ..... Vermillion	J. A. Wittermood.
Colfax*†.....Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	COOPER & COOPER.
▲Connersville*† ..Fayette	FLORA & BROADDUS.
Converse*†.....Miami	FRO P. CLAVER.
Corunna*†.....DeKalb	See Waterloo.
▲Corydon*..... Harrison	T. J. Wilson.
▲Covington*† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† .....Lake	J. KOPELKE.
Culver*●.....Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*†.....Delaware	J. M Fenwich.
Dana*†..... Vermillion	E. B. James.
▲Danville*† .... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E. K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† .....Dearborn	See Aurora.
Dunkirk*†.....Jay	J. T. Day.
Earl Park*†.....Benton	Fraser & Isham.
East Chicago*† .....Lake	B M. Cheney.
Eaton*†.....Delaware	W. H. Younts.
Edinburg*†.....Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*†.....Elkhart	LEVY CHAMBERLAIN.
Ellettsville*† ....Monroe	See Bloomington.
Elwood*†.....Madison	WARD L. ROACH.
▲English*† .....Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*†....Randolph	David Wasson.
Flora*†..... Carroll	W. A. Pruitt.
Fort Branch*†....Gibson	Mark L. Harris.
Fortville*†.....Hancock	John C. Jenkins.
Fort Wayne*†.....Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*†.....Benton	FRAZER & ISHAM.
Francesville*†....Pulaski	C. W. Barker.
▲Frankfort*†.....Clinton	J. C. FARBER.
Franklin*†..... Johnson	MILLER & BARNETT.
Frankton*†.....Madison	J. O. Barrett.
Fremont*†.....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*†.....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ....Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	D. A. MYERS.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† .. Lake	CHARLES F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER & BRANYAN.
Idaville*• .....White	See Monticello.
¶Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*†....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. Toner, Jr.
Kingman*†.....Fountain	J. M. Wilkey.
Kirklin*†.....Clinton	George T. Williams.
Knightstown*†.....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*†...Montgomery	M. M. Bachelder.
▲La Fayette*†.. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲La Grange*†..La Grange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*†.....La Porte	OSBORN & SALLWASSER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† .....La Grange	See La Grange.
Linden*†...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† ..... Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. D. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. Parke	F. L. Canine.
▲Monticello*† ..... White	GUTHRIE & BUSHNELL.
Montpelier*†..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*†..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† ....Shelby	See Shelbyville.
▲Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	See Elkhart.
▲Nashville* .....Brown	R. L. Coffey.
▲New Albany*†.....Floyd	KELSO & KELSO.
New Carlisle*†.St.Jos'ph	S. C. Lancaster.
▲New Castle*†.....Henry	D. W. Kinsey.
New Harmony*† ..Posey	A. D. JONES.
New Palestine*†Hancock	N. B. Bradenburgh.
New Paris*†.....Elkhart	A. J. Pickering.
▲Newport*†...Vermillion	Conley and Whittock.
New Richmond*†.M'tg'y	See Crawfordsville.
▲Noblesville*†..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*†W'b'sh	JAMES W. ARTHUR.
North Salem*†.Hendr'ks	See Danville.
North Vernon*†..Jen'gs	LINCOLN DIXON.
Oakland City*†...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† .....Ripley	R. A. Creignile.
Otterbein*† ..... Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*†.....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*†. Vermillion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*†....Kosciusko	J. H. Taylor.
Pine Village.....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*†.....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	CORNELIUS CORWIN.
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	JACKSON & STARR.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roschdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. D. van Buskirk.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	R. E. ROBERTS.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	MORRIS, INNIS & MORGAN.
Russellville*† ....Putnam	J. Burnside.
Russiaville*† .....Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOVER.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*†LaGrange	J. W. Nusbaum.
Shirley*† ..... Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Mergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† ..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	H. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

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Town and County.	Name.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	J. E. Hodgin.
West Lebanon*•†..Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•† .....Lake	F. N. Gavit.
▲Williamsport*•†..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	WARREN W. BORDERS.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•† .....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† .....White	George F. Baker.
Wolcottville*•†.Lagrange	Isaac Collins.
Worthington*•† ..Greene	H. C. Shaw.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Afton*•†Cherokee Nation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*•†....Choctaw Na.	Charles E. McPherson.
Checotah*•†... Creek Na.	See Muscogee.
Chelsea*•†..Cherokee Na.	D. G. Elliott.
Chickasha*•† Ch'k's'wNa.	WELBORNE & SHEPHERD.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	Ulysses B. Rogers.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•†•..Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	See South McAlester.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logadon.
Marlow*•†Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T. A. SANSON, JR.
Nowata*•†. Cherokee Na.	E. B. Lawson.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	See Tulsa.
▲Tahlequah*.Cherokee Na.	J. P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•† ...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†.Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† .....Dallas	P. S. HARRIS.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†.....Hardin	Furry Bros.
Alexander•† ....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†..... Butler	W. S. Montgomery.
Almoral•† .....Delaware	See Manchester.
Alta*•† .....Buena Vista	H. F. Schultz.
Altavista•†...Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† .....Polk	See Des Moines.
Alvord*•† ..... Lyon	J. D. Stewart.
Ames*•† .....Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•†.....Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Apilngton*•†.....Butler	F. B. Royce.
Arcadia*•†.....Carroll	See Carroll.
Archer*•† .....O'Brien	See Pringhar.
Arion*•†.....Crawford	See Charter Oak.
Arlington*•†.....Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† .....Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	JOHN H. MOSIER.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†...Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† ..... Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† ..... Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•† .....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... .Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON.
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†... Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† .....Page	Frank Hooker.
Blencoe*•†.....Monona	See Onawa.
Blockton*•†.....Taylor	FRANK WISDOM.
▲Bloomfield*•†.....Davis	S. S. CARRUTHERS.
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†...Van Buren	See Keokuk.
Bondurant*•†.....Polk	See Des Moines.
▲Boone*•†.....Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•† .....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† ..... Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•†.....O'Brien	See Pringhar.
Cambridge*•† .....Story	M. M. Keller.
Cantril*•† .....Van Buren	Henry T. Cox.
Carlisle*•† .....Warren	See Indianola.
▲Carroll*•†.....Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•† .....Monona	See Onawa.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*•†.....Linn	H. C. Pruity.
▲Centerville*•†.Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth•†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†...Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•†.....Wright	NAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachy.
Coon Rapids*†...Carroll	J. W. Lee.
▲Corning*† .....Adams	D. H. MEYERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† .....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystal Lake....Hancock	See Garner.
Cumberland*† .....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† ....Woodbury	See Holstein.
Cylinder*† .....Palo Alto	See Emmetsburg.
▲Dakotah*† .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Piersol.
Danville*† ...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindburg.
Decatur*† .....Decatur	JOHN S. SHIELDS.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*† .Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*† .....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Clinton.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	I. V. JACKSON.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and Insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.
Donnellson*† .....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† ....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† ....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*† .....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*† .....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† .....Fayette	L. J. Paldo.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Elston*† .....Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	C. E. COHOON.
Epworth*† .....Dubuque	See Dubuque.
Essex*† .....Page	John S. Holland.
▲Estherville*† ....Emmet	GEORGE W. ADAMS.
Everly*† .....Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*† ....Buchanan	See Independence.
▲Fairfield*† .....Jefferson	Rollin J. Wilson.
Farley*† .....Dubuque	See Dyersville.

Town and County.	Name.
Farmington*●† Van Buren	W. D. McCORMICK.
Farnhamville*●†. Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*●† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*●† .....Floyd	See Charles City.
Fonda*† .....Pocahontas	W. H. Healy.
Fontanelle*●† .....Adair	Charles T. Launder.
▲Forest City*●† Winnebago	L. O. HATCH.
Ft. Atkinson*●† Win'eshi'k	See Decorah.
▲Fort Dodge*●† ...Webster	FRANK FARRELL.
▲Fort Madison*●† ..... Lee	HENRY S. BUESCHER.
Foster*† .....Monroe	See Albia.
Fostoria*● ..... Clay	See Spencer.
Fredericksb'g*● Chick'w	See New Hampton.
Fremont*● .....Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*● .....Ida	C. B. Mote.
Garden Grove*● ..Decatur	S. H. Amos.
Garner*● .....Hancock	Ramsey & Blackstone.
Garrison*● ..... Benton	See Vinton.
Garwin*● ..... Tama	R. P. Fitzgerald.
George*● ..... Lyon	L. Vogt.
Germania*● .... Kossuth	E. O. Fitz.
Gilman*● ..... Marshall	See Marshalltown.
Gilmore City*●† Pocahon's	L. E. England.
Gladbrook*● ..... Tama	G. L. Wilbur.
▲Glenwood*● ..... Mills	E. B. WOODRUFF.
Glidden*● ..... Carroll	K. W. Marean.
Goldfield*● .....Wright	W. C. Dewell.
Goodell*● ..... Hancock	W. O. Butterfield.
Gowrie*● ..... Webster	J. Y. STIER.
Graettinger*●† ..Palo Alto	See Emmetsburg.
Grafton*● ..... Worth	See Northwood.
Grand Junction*●† Greene	W. W. Turner.
Grand River*●† ..Decatur	See Leon.
Granville*● ..... Sioux	See Orange City.
Gravity*● ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*● ..... Delaware	See Manchester.
Greene*● ..... Butler	E. W. Soesbe.
▲Greenfield*● ..... Adair	J. A. STOREY.
Grimes*● .....Polk	See Des Moines.
Grinnell*● ....Poweshiek	HAINES & LYMAN.
Griswold*● ..... Cass	Bryant & Bryant.
▲Grundy Center*● .Grundy	R. J. WILLIAMSON.
▲Guthrie Center*●† Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*● ..... Carroll	See Carroll.
Hamburg*● .....Fremont	Hammond & Stevens.
▲Hampton*● .....Franklin	JOHN M. HEMINGWAY.
Hancock*● Pottawatomie	See Avoca.
Hanlontown ..... Worth	See Northwood.
Hardy*● ..... Humboldt	See Livermore.
▲Harlan*● .....Shelby	T. R. MOCKLER.
Harper*● .....Keokuk	See Sigourney.
Harris*● ..... Osceola	Dean & Belknap.
Hartley*● .....O'Brien	J. W. WALTER.
Hastings*● ..... Mills	See Glenwood.
Havelock*● ..Pocahontas	See Pocahontas.
Haward*● ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*● ..... Fayette	Y. E. Dibble.
Hayfield*● .....Hancock	See Garner.
Hazleton*● ... Buchanan	E. R. Prindle.
Hedrick*● ..... Keokuk	JOHN T. BROOKS.
Henderson*● .....Mills	See Glenwood.
Holstein*● ..... Ida	R. H. Smith.
Hopkinton*● .. Delaware	See Delhi.
Hornick*● .... Woodbury	See Sioux City.
Hosper*● ..... Sioux	See Orange City.
Hubbard*● ..... Hardin	E. R. Seaton.
Hudson*● ...Black Hawk	See Waterloo.
Hull*● ..... Sioux	See Sheldon.
Humboldt*● .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*● ..... Wayne	Poston & Thorn.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*● ..... Ida	HOMER S. BRADSHAW.
Imogene*● ..... Fremont	See Hamburg.
▲Independence*●† Buchan'n	COOK & LEACH.
▲Indianola*● .....Warren	O. C. BROWN.
Inwood*● ..... Lyon	See Rock Rapids.
Ionia*● ..... Chickasaw	See New Hampton.
Iowa City*● .....Johnson	A. E. SWISHER.
Iowa Falls*● .....Hardin	A. M. BRYSON.
Ireton*● ..... Sioux	S. H. Carr.
Irwin*● ..... Shelby	See Harlan.
Jamica ..... Guthrie	See Perry.
Janesville*● ..... Bremer	M. B. Dougherty.
▲Jefferson*● .....Greene	Owen Lovejoy.
Jesup*● ..... Buchanan	James Dalton.
Jewell*● ..... Hamilton	J. M. Blake.
Jolley*● ..... Calhoun	See Rockwell City.
Kalona*● ....Washington	W. H. Palmer.
Kanawha ..... Hancock	See Britt.
Kamrar*● ..... Hamilton	See Webster City.
Kellerton*● .... Ringgold	W. W. Peasley.
Kellogg*● ..... Jasper	E. M. Ives.
Kensett*● ..... Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Kent*† ..... Union	See Creston.
Keokuk*† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosauqua*†. Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*† ... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	G. W. Crozier.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Leon.
Lester* ● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† .... Howard	C. N. Flagler.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	C. L. Ward.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† .... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
Lu Verne*† ..... Kossuth	Charles W. Goodwin.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	THOMAS H. BOYLAN.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† ..... Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	J. W. Martin.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFIN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	J. M. WHITAKER. Refers to any bank in the city.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*†. Cerro G'do	BLYTHE & MARKLEY.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlocke† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See Oelwein.
McCallsburg*† ..... Story	F. H. Noble.
McGregor*† ..... Clayton	A. Chapin.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*†. Des Moines	J. H. Scott.
Melbourne*† ... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.
Meservey*● .. Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Millersburg*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*† Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† ... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead*† ..... Monona	See Onawa.
Moravia*† ..... Appanoose	A. B. Horn.
Morning Sun*† ... Louisa	Courts & Curran.
Moulton*† ... Appanoose	J. R. Barkley.
Mount Auburn*† . Benton	See Vinton.
▲Mount Ayr*† .. Ringgold	R. F. ASKREN.
▲Mount Pleasant*†. Henry	BABB & BABB.
Mount Union*† ... Henry	See Mount Pleasant.
Mount Vernon*● ..... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*● † ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† ..... Chickasaw	Springer, Clary, & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bardsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*†. Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† .. Butler	See Allison.
New Liberty*● ..... Scott	See Durant.
New London*† ..... Henry	L. W. Crissinger.
New Market*† .... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*† .. Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*† ..... Adams	See Villisca.
Nora Springs*† ..... Floyd	Fred Haynes.
North English*† .... Iowa	J. D. Butler.
Northwood*† ..... Worth	M. A. Zollinger.
▲Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wapello.
Ocheyedan*† ... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Helsell.
Oelwein*† ..... Fayette	ANDERS & ELLIOTT.
Ogden*† ..... Boone	E. M. Andrews.
Olds*† ..... Henry	See Mt. Pleasant.
Olin*† ..... Jones	B. J. Lancamp.
▲Onawa*† ..... Monona	CHARLES E. UNDERHILL.
Onslow*† ..... Jones	See Anamosa.
▲Orange City*† ..... Sioux	G. W. PITTS.
Orient*† ..... Adair	See Greenfield.
▲Osage*† ..... Mitchell	GALEN F. HUMBERT.
▲Osceola*† ..... Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ..... Mahaska	W. W. HASKELL.
Ossian*† ..... Winneshiek	M. J. Carter.
Ota*† ..... Woodbury	Cutting & Willett.
Ottosen*† ..... Humboldt	See Dakota.
▲Ottumwa*† ..... Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*† ..... Johnson	P. R. Ford.
Oxford Junction*† Jones	O. J. Felton.
Packwood*† ... Jefferson	See Fairfield.
Panama*† ..... Shelby	See Harlan.
Panora*† ..... Guthrie	J. W. Morris.
Parkersburg*† .... Butler	Courtwright, Arbuckle & Evans.
Parnell*† ..... Iowa	See Williamsburg.
Paton*† ..... Greene	See Jefferson.
Paullina*† ..... O'Brien	David Algyer.
Pella*† ..... Marion	P. H. BOUSQUET.
Percival*† ..... Fremont	See Hamburg.
Perry*† ..... Dallas	CARDELL & GIDDINGS.
Persia*† ..... Harrison	See Avoca.
Peterson*† ..... Clay	E. W. Fillmore.
Pierson*† ..... Woodbury	See Correctionville.
Pilot Mound*† .... Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† ..... Bremer	See Waverly.
Pleasanton*† ... Decatur	See Leon.
Pleasantville*† .. Marion	See Knoxville.
Plover*† ..... Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*. Pocahontas	W. C. Ralston.
Pomeroy*† ..... Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghat*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Henericks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*† .....Sioux	O. G. Reisinger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† ....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*• .....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
▲Sac City*† .....Sac	MILES W. NEWBY.
Salem*† ..... Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† ..... Sac	A. P. Searle.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnson.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	G. T. WELLMAN.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† ....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† .....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City, Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*† ..... Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† ..... Clay	CORY & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*• .....Linn	See Marion.
Stacyville*• .....Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† ....Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† .....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	A. D. BAILIE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl'r'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† .....Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† .....Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	John A. Hyndman.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† .....Hardin	E. W. Lundy.
University Place* ..P. lk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† .. Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura .... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford .....Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	L. A. & R. L. REILEY.
▲Washington*† .Wash'ton	MARSH W. BAILEY.
Washta*† .....Cherokee	H. L. Loft.
▲Waterloo*† .Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* .....Fayette	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† ..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*† .Muscat'e	J. E. McINTOSH.
West Mitchell*• .Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*† ... Crawford	John C. Suler.
▲West Union*† ...Fayette	AINSWORTH & AINSWORTH.
What Cheer*† ...Keokuk	T. C. LEGOE.
Wheatland*† .....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*† .. Kossuth	Welt Miller.
Whitten*† ..... Hardin	See Eldon.
Williams*† ..... Hamilton	Gade Bros.
Williamsburg*† .... Iowa	THOMAS & THOMAS.
Wilton Jc* .....Muscatine	E. P. Ingham.
Winfield*† .....Henry	B. B. Lindly.
▲Winterset*† .....Madison	FREDERICK MOTT.
Winthrop*† ... Buchanan	See Independence.
Wiota*† ..... Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Wolcott* ..... Scott	See Davenport.
Woodbine*† ....Harrison	H. F. Johns.
Woodburn*† .....Clarke	See Osceola.
Woodward*† .....Dallas	See Perry.
Woolstock*† .... Wright	L. W Tyrrell.
Worthington*† .Dub'que	See Farley.
Wyoming*† .....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	L. C. Sheets.
Yarmouth*† .Des Moines	See Mediapolis.
Zearing*† ..... Story	See Nevada.

KANSAS.

▲Abilene*† .....Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*† ..... Lyon	Will Wayman.
▲Alma*† .....Wabaunsee	J. B. BARNES.
Almena*† ..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*† ..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Arcadia*† ..... Crawford	O. S. Henderson.
Argentine*† .. Wyandotte	See Kansas City, Mo.
Argonia*† ..... Sumner	E. W. Springer.
Arkansas City*† .. Cowley	NORMAN BARKER.
Arlington*† ..... Reno	Austin O. Hays.
▲Ashland*† ..... Clark	H. J. Bone.
▲Atchison.*† ..... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† ..... Smith	See Smith Center.
Attica*† ..... Harper	J. D. Bradley.
▲Atwood*† ..... Rawlins	J. P. Noble.
Augusta*† ..... Butler	See El Dorado.
Axtell*† ..... Marshall	See Marysville.
Baileyville*† ..... Nemaha	See Seneca.
Baldwin*† ..... Douglas	See Lawrence.
Barnard*† ..... Lincoln	See Lincoln.
Barnes*† ..... Washington	See Washington.
Baxter Springs*† Cherokee	W. H. Hornor.
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*† ... Sumner	Forney & Wilson.
▲Belleville*† ..... Republic	B. T. Bullen.
▲Beloit*† ..... Mitchell	FRANK A. LUTZ.
Bennington*† ..... Ottawa	See Minneapolis.
Bern*† ..... Nemaha	See Seneca.
Blue Mound*† ..... Linn	C. F. Nessley.
Blue Rapids*† .. Marshall	H. A. Russell.
Bluff City*† ..... Harper	W. T. Cowgill.
Bonner Springs* Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	See Yates Center.
Burden*† ..... Cowley	S. J. Day.
Burlingame*† ..... Osage	J. T. PRINGLE.
▲Burlington*† .. Coffey	E. N. CONNAL.
Burr Oak*† ..... Jewell	D. J. Coy.
Burrton*† ..... Harvey	W. L. Dailey.
Bushton*† ..... Rice	G. F. Hauser.
Caldwell*† ..... Sumner	BURNETT & SIMONS.
Caney*† ..... Montgomery	Porter & Barr.
Canton*† ..... McPherson	See McPherson.
Carbondale*† ..... Osage	C. T. Nelhart.
Cawker City*† .. Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† ..... Nemaha	P. L. Burlingame.
Chanute*† ..... Neosho	C. A. COX.
Chapman*† ... Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† ..... Sedgwick	See Wichita.
Cherokee*† ..... Crawford	E. A. Perry.
Cherryvale*† . Montg'ery	J. W. Holdren.
Chetopa*† ..... Labette	A. R. Bell.
▲Cimarron*† ..... Gray	William Hoover.
Circleville*† ..... Jackson	R. Hoffhines.
Claflin*† ..... Barton	See Great Bend.
▲Clay Center*† ..... Clay	STACKPOLE & GATES.
Clearwater*† .. Sedgwick	See Wichita.
Clifton*† ..... Washington	Hamilton & Harmon.
Clyde*† ..... Cloud	C. W. Van De Mark.
Coffeyville*† .. Montg'ery	DOOLEY & KEITH.
▲Colby*† ..... Thomas	Joseph A. Gill.
▲Coldwater*† .. Comanche	C. M. Myers.
Colony*† ..... Anderson	M. A. Carmichael.
▲Columbus*† ... Cherokee	C. A. McNeill.
Colwich*† ..... Sedgwick	George W. Steenwood.
▲Concordia*† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*† Sum'r	See Wellington.
Corning*† ..... Nemaha	See Seneca.
▲Cottonwood Falls*† Ch'e	S. B. WOOD.
▲Council Grove*† Morris	J. K. OWENS.
Courtland*† ..... Republic	C. A. Kimball.
Cuba*† ..... Republic	John Brown.
Delphos*† ..... Ottawa	J. W. Barker.
Dentonville*† . Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*† ..... Lane	J. S. SIMMONS.
▲Dodge City*† ..... Ford	SUTTON & MADISON.
Douglass*† ..... Butler	W. P. Knote.
Downs*† ..... Osborne	J. A. Travers.
Duniap*† ..... Morris	J. B. Lamb.
Edgerton ..... Johnson	See Olathe.
Edna*† ..... Labette	J. S. Hileman & Son.
Effingham*† .... Atchison	See Atchison.
▲Eldorado*† ..... Butler	H. W. SCHUMAKER.
Elk City*† . Montgomery	S. H. Piper.
Elinwood*† ..... Barton	J. F. Dunn.
Ellis*† ..... Ellis	See Hays.
▲Ellsworth*† ... Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*† ..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† ..... Douglas	O. G. Richards.
Eureka*† ..... Greenwood	D. B. FULLER.
Everest*† ..... Brown	R. C. Jones.
▲Fairview*† ..... Brown	Newton & Newton.

Town and County.	Name.
Fall River*† . Greenwood	See Fredonia.
Florence*† ..... Marion	See Marion.
▲Fort Scott*† ..... Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*† ..... Marshall	Gregg & Gregg.
Frederick*† ..... Rice	See Lyons.
▲Fredonia*† ..... Wilson	WILLITS & COOPER.
Fulton*† ..... Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	JOHN R. SAPP.
▲Garden City*† ..... Finney	H. F. Mason.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† ..... Anderson	N. L. BOWMAN.
Gaylord*† ..... Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† ..... Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† ..... Mitchell	See Beloit.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† ..... Sherman	JOHN HARTZLER.
▲Gove*† ..... Gove	O. B. Jones.
▲Great Bend*† ..... Barton	F. V. RUSSELL.
Greeley*† ..... Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† . Washington	W. P. Mudgett.
▲Greensburg*† ..... Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum* ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
▲Hartland*† ..... Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† . Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	P. L. Thumman.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† ..... Doniphan	JAMES L. ALLEN.
▲Hill City*† ..... Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ... Ellsworth	See Ellsworth.
▲Holton*† ..... Jackson	J. S. KENOYER.
Hope*† ..... Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Horton*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton* ..... Stevens	A. W. Lamkin.
Humboldt*† ..... Allen	G. A. Amos.
Huron*† ..... Atchison	G. W. Stabler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† ..... Clay	See Clay Centre.
▲Independence*† Montg'y	LUTHER FREEMAN.
Inman*† ..... McPherson	See McPherson.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*† ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ... Geary	THOMAS DEVER.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MOORIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*† ..... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† ..... Atchison	See Atchison.
Lane*† ..... Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† . McPherson	See McPherson.
Linn*† ..... Washington	See Clifton.

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Town and County.	Name.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T. M. Sullivan.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† .... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	S. BURKHOLDER.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*• ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Meivern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† .... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	W. F. Hague.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† . Shawnee	G. Nichols.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† .. Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Helzer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† .. Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	FRANK M. SHERIDAN.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	F. H. FOSTER.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† .... Phillips	C. A. Lewis.
Pittsburg*† .... Crawford	CURRAN & CURRAN.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. G. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*• ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*• ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† ..... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal, Jr.
▲Russell Springs* ... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Salina*† ..... Saline	R. A. LOVITT.
▲Santa Fe*† ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Atkins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	T. F. Egan.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† ..... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN. Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD' '& VALENTINE. Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*†... ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses* ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† .... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Perry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. E. Gause.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† .. Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnet.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† .... Butler	P. E. Aumfeiter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*• ..... Shelby	See Shelbyville.
▲Barboursville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*• ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

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Town and County.	Name.
▲Booneville* ..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	WRIGHT & McELROY.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• ..... Bracken	H. P. Willis.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* . Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	F. Riddell.
Burnside ..... Pulaski	See Somerset.
Butler*† ..... Pendleton	See Falmouth.
▲Cadiz* ..... Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† .. Henry	See New Castle.
▲Campbellsville*† .. Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*† ..... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• ..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† ..... Barren	J. Robert White.
Central City*† . Muhl'berg	J. Y. Thomas, Jr.
Clay City*† ..... Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† ..... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .... Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*† ..... Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs* Hopkins	See Madisonville.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge*† ..... Grant	J. G. Blackburn.
▲Eddyville*† ..... Lyon	T. J. Watkins.
▲Edmonton* ..... Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† ..... Todd	PERKINS & TRIMBLE.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ... Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† .... Scott	VICTOR F. BRADLEY.
Germantown* .. Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† .... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† ..... Todd	See Elkton.
Hanson*• ..... Hopkins	See Madison.
▲Hardinsburg*† . Bre'ridge	Morris Eskridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† ... Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. GLENN.
▲Hawesville*† ... Hancock	G. D. Chambers.
▲Hazard* ..... Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† ... La Rue	D. H. Smith.
▲Hopkinsville*† . Christian	SHANK RIVES.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* .... Kenton	See Covington.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*† Breck'nridge	See Hardinsburg.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville ..... Owen	See Owenton.
Kelsey ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† ..... Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† . Bullitt	Robert Zimmerman.
▲Litchfield*† ..... Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
▲Madisonville*† .. Hopkins	J. F. DEMPSEY.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† ..... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	MILTON JOHNSON.
▲McKee* ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† ..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	W. A. Helm.
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	TYLER & APPERSON.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. Dluguid.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	SCHROLL & BARBOUR.
▲Nicholasville*† . Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	HUGH A. WILLIAMS.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ... McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† .... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	C. W. METCALF.
Pleasureville*• ..... Henry	See New Castle.
Port Royal ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	A. A. Hopkins.
▲Princeton*† ..... Caldwell	WM. MARBLE.
Providence*† ... Webster	E. Jennings.
▲Richmond*† .... Madison	J. A. SULLIVAN.
Rochester* ..... Butler	Newton Belcher.
▲Russellville*† ..... Logan	H. S. McCUTCHEN.
Sacramento* ..... McLean	E. B. McEwen.
Sadieville*† ..... Scott	See Georgetown.
▲Salyersville* ..... Magoffin	E. L. Stephens.
▲Sandyhook* ..... Elliott	J. B. Hannah.
▲Scottsville*• ..... Allen	T. B DIXON.
Sebree*† ..... Webster	See Dixon.
Sharpsburg* ..... Bath	J. C. Nelson.
▲Shelbyville*† ..... Shelby	J. C. BECKHAM.
▲Shepherdsville*† . Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*• .. Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† ..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*† ..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*† ..... Powell	O. A. Lyle.
Sturgis*† ..... Union	J. Mack Thompson.
Sulphur*† ..... Henry	See New Castle.
▲Taylorsville*• .... Spencer	L. W. Ross.
▲Tompkinsville* .. Monroe	Richardson & Carter.
Trenton*† ..... Todd	O. W. Wilson.
Uniontown*† ..... Union	Robert G. Byrne.
▲Vanceburg*† ..... Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† ..... Shelby	See Shelbyville.
Walton*† ..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*• ..... Gallatin	L. L. Tiller.
▲West Liberty* .... Morgan	Lacy & Fogg.
West Louisville .. Daviess	See Owensborough.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wheatley ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*†.....Daviess	See Owensborough.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*†...Grant	M. D. Gray.
Wilmore*†... Jessamine	See Nicholasville.
▲Winchester*†..... Clark	LEELAND HATHAWAY.
Wingo*†..... Graves	Frank A. Lucas.
Worthville*†.....Carroll	See Carrollton.

LOUISIANA.

▲Abbeville*●... Vermillion	W. B. White.
▲Alexandria*†.....Rapides	L. J. HACKENYOS.
▲Amite*†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*†..... Bienville	Dorman & Reynolds.
▲Bastrop*†....Morehouse	James Bussey.
¶▲Baton Rouge*†E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*†W.Feliciana	See St. Francisville.
▲Bellevue..... Bossier	See Benton.
▲Benton*†..... Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*†.....Caldwell	A. B. Hundley.
▲Convent*†.....St. James	See New Orleans.
▲Coushatta*†.... Red River	W. A. Wilkinson.
▲Covington*†St. Tam'any	J. M. Burns.
▲Crowley*†..... Acadia	HAMPDEN STORY.
▲Donaldsonville*†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	R. J. WILSON.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*†.... Terre Bonne	Suthon & Wallis.
Jeanerette*†..... Iberia	See New Iberia.
Jennings*†.... Calcasieu	C. R. Cline.
▲Lafayette*†... Lafayette	Charles D. Caffery.
▲Lake Charles*†Calcasieu	C. A. McCOY.
▲Lake Providence*†E. Car'l	Ransdell & Ransdell.
▲Leesville*†..... Vernon	See Many.
▲Mansfield*†..... De Soto	Elam & Egan.
▲Many*†..... Sabine	W. P. Good.
▲Marksville*†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*†..... Ouachita	E. T. LAMKIN.
Morgan City*†..St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*†..... Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*†..St. Landry	WM. J. SANDOZ.
Patterson*†.....St. Mary	See Franklin.
▲Plaquemine*†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*†..... Acadia	See Crowley.
▲Rayville*†.....Richland	See Monroe.
▲Ruston*†..... Lincoln	J. B. Halstead.
▲Shreveport*†.....Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estoplonal, Jr.
▲St. Francisville*W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*●. St. Martin	Martin & Voorhies.
▲Tallulah*†..... Madison	Stone & Holmes.
▲Thibodeaux*† Lafourche	THOMAS A. BODEAUX.
▲Vernon* .... Jackson	N. M. Smith.
▲Vidalia*†.....Concordia	Philip Hough.
Washington*† St. Landry	JAMES P. O'REILLY.
▲Whitecastle*†... Iberville	William J. Gahan.
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*†...Franklin	C. L. Berry.

MAINE.

▲Alfred*●† ..... York	Samuel M. Came.
▲Auburn*†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*†... Kennebec	A. M. GODDARD.
▲Bangor*†.....Penobscot	MARTIN & COOK.
Bar Harbor*†..Hancock	JOHN A. PETERS, JR.
▲Bath*†..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*†..... Waldo	R. F. DUNTON.
Bethel*●†..... Oxford	Herrick & Park.
Biddeford*†..... York	MASON & WEYMOUTH.
Boothbay* ..... Lincoln	C. R. Tupper.
Brewer*†..... Penobscot	F. A. Floyd.
Bridgton*†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*†Cumberland	BARRETT POTTER.
Buckfield*†..... Oxford	See Canton.
Bucksport*†... Hancock	O. F. Fellows.
▲Calais*†..... Washington	GEORGE R. GARDNER.
Camden*†..... Knox	J. H. Montgomery.
Canton*†●..... Oxford	John P. Swasey.
Caribou*†.....Aroostook	B. L. FLETCHER.
Corinna*†.....Penobscot	See Bangor.
Damariscotta*†. Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*†..... Piscataquis	O. M. Robinson.
Eastport*†. Washington	S. D. Leavitt.
▲Ellsworth*†..... Hancock	J. A. PETERS, JR.
Fairfield*†.....Somerset	T. E. McFadden.
▲Farmington*†. Franklin	J. C. HOLMAN.
Ft. Fairfield*†Aroostook	Herbert T. Powers.
Freeport*†..Cumberland	See Yarmouth.
Fryeburg*†..... Oxford	E. E. Hastings.
Gardiner*†..... Kennebec	O. B. CLASON.
Gorham*†.. Cumberland	John A. Waterman.
Guilford*†... Piscataquis	Henry Hudson.
Hallowell*†... Kennebec	Beane & Beane.
Hartland*†.....Somerset	H. W. Stewart.
▲Houlton*†.... Aroostook	POWERS & POWERS.
Kennebunk*†..... York	W. L. Dane.
Kingfield*●..... Franklin	H. S. Wing.
Lewiston*†. Androscog'n	WHITE & CARTER.
Limerick*..... York	Frank M. Higgins.
Lisbon Falls*†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*†A'd'gin	John H. Maxwell.
▲Machias*†... Washington	C. B. DONWORTH.
Madison*†..... Somerset	C. A. Wilbur.
McKinley ..... Hancock	E. Webster French.
MechanicFalls*†. And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*†.... Penobscot	J. M. Sanborn.
North Berwick*†...York	N. Hobbs.
Norway*†..... Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†.....Penobscot	JOSEPH F. GOULD.
▲Paris*† ..... Oxford	See South Paris.
Phillips*†..... Franklin	F. E. Timberlake.
Pittsfield*†..... Somerset	J. W. Hanson.
▲Portland*†. Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*†..Sagadahoc	W. T. Hall.
▲Rockland*†..... Knox	W. H. FOGLER.
Rockport*†..... Knox	G. H. M. Barrett.
Rumford Falls*†. Oxford	H. E. Stearns.
Saco*†..... York	FAIRFIELD & MOORE.
Sanford*†..... York	Fred J. Allen.
Searsport*†..... Waldo	W. T. C. Runnels.
▲Skowhegan*†..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeaton.
South Paris*†.....Oxford	George A. Wilson.
Thomaston*†..... Knox	J. H. H. HEWITT.
Tremont*..... Hancock	E. W. French.
Waldoboro*†.....Lincoln	O. D. Castner.
Waterville*†..Kennebec	C. W. HUSSEY.
Westbrook*†Cumberla'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*†..... Franklin	C. N. Blanchard.
Winthrop*†... Kennebec	C. C. Stevens.
▲Wiscasset*†●.....Lincoln	George B. Sawyer.
Yarmouth*†Cumberland	G. F. McQuillan.
York Village*..... York	James T. Davidson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

MARYLAND.

Town and County.	Name.
Aberdeen*† ..... Harford	Septimus Davis.
¶▲Annapolis*† Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†● ... Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our speciality:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
Barton*† ..... Allegany	See Cumberland.
▲Bel Air*† ..... Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	Calvin B. Taylor.
Brunswick*† .. Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton ..... Baltimore	See Baltimore.
Catonsville*† .. Baltimore	See Baltimore.
▲Centreville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† ..... Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*† ..... Somerset	Clarence P. Langford.
▲Cumberland*† .. Allegany	D. LINDLEY SLOAN.
Delmar ..... Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*● ..... Caroline	Henry R. Lewis.
Dickeyville* ... Baltimore	See Baltimore.
▲Easton*† ..... Talbot	WM. H. ADKINS.
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*† .. Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† . Caroline	See Denton.
▲Frederick*† ... Frederick	JACOB ROHRBACK.
Frostburg*† ..... Allegany	Clayton Purnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*† .. Washington	See Hagerstown.
Havre de Grace*† H'rf'rd	See Aberdeen.
Hyattsville*† Prince Geo.	WELLS & WELLS.
▲Laplata*† ..... Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
●▲Leonardtown* ... St. Mary	D. C. Hammitt.
Lonaconing*† ... Allegany	D. LINDLEY SLOAN.
Manchester* ..... Carroll	See Westminster.
Middletown*† .. Frederick	Emory L. Coblentz.
Myersville* .... Frederick	Joseph W. Gaver.
Mount Airy*† ..... Carroll	See Westminster.
New Windsor*● ... Carroll	Lewis Diehlman.
North East*† ..... Cecil	See Elkton.
▲Oakland*† ..... Garrett	G. S. Hamill.
Oxford*† ..... Talbot	W. H. Adkins.
Pocomoke City*† W'r'st'r	C. O. Melvin.
Port Deposit*† ..... Cecil	Philip R. Bond.
Port Tobacco*● ... Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*† Som'rset	MILES & STANFORD.
Queenstown*● Queen An'e	See Centerville.
Rising Sun*† ..... Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ... Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† . M'tg'm'ry	See Rockville.
Sharpsburg*† .. Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*† ... Worcester	R. D. JONES.
St. Michaels*† ..... Talbot	W. D. J. Morris.
Taneytown*† ..... Carroll	Bond & Parke.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*† ... Frederick	See Frederick.
▲Towson*† ..... Baltimore	Z. Howard Isaac.
Trappe*† ..... Talbot	See Easton.
Union Bridge*† .. Carroll	See Westminster.
Union Mills* ..... Carroll	See Westminster.
Uniontown* ..... Carroll	See Westminster.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
▲Westminster*† . Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† . Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*† ... Plymouth	Coughlan Bros.
Adams*† ..... Berkshire	W. H. Bixby.
Amesbury*† ..... Essex	George W. Cate.
Amherst*† ... Hampshire	W. Hamlin.
Andover*† ..... Essex	George H. Poor.
Arlington*† ... Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† ..... Worcester	GEORGE W. HORR, LL.B.
Athol Center*† Worcester	See Athol.
Attleborough*† .. Bristol	F. I. Babcock.
Ayer*† ..... Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† . Barnstable	THOMAS C. DAY.
Barre*† ..... Worcester	Mawbey & Johnson.
Belmont*† ..... Middlesex	J. F. Ruckley.
Beverly*† ..... Essex	J. F. McGOWAN.
¶▲Boston*† ..... Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 61 Equitable Bldg., (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial, and corporation law.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.
Bridgewater*† Plymouth	Hosea Kingman.
Brockton*† ... Plymouth	HERBERT H. CHASE.
Brookline*† ..... Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*† Mid'sex	See Cambridge.
Canton*† ..... Norfolk	See Dedham.
Chelsea*† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† .... Hampden	Luther White.
ChicopeeFalls*† . Hamp'n	James H. Loomis.
Clinton*† ..... Worcester	EDMOND A. EVANS.
Cohasset*† ..... Norfolk	Louis T. Cushing.
Concord*† ..... Middlesex	Prescott Keyes.
Conway*† ..... Franklin	See Greenfield.
Danvers*† ..... Essex	Daniel N. Crowley.
▲Dedham*† ..... Norfolk	D. G. HILL.
East Bridgewater*† Ply'th	R. O. Harris.
East Cambridge*† Mid's'x	See Boston.
Easthampton*† Hamps're	Edward L. Shaw.
East Weymouth*† Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† ..... Essex	See Gloucester.
Everett*† ..... Middlesex	See Lowell.
Fairhaven*† ..... Bristol	J. L. Gillingham.
Fall River*† ..... Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
Falmouth*† .. Barnstable	See Barnstable.
▲Fitchburg*† .. Worcester	CHARLES E. WARE.
Florence*† ... Hampshire	See Northampton.
Foxboro*† ..... Norfolk	E. C. CORNEY.
Framingham*† . Mid'esex	WALTER ADAMS.
Franklin*† ..... Norfolk	Wiggins & Doe.
Gardner*† ..... Worcester	PIERCE & STILES.
Georgetown*† ..... Essex	W. A. Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Gloucester*•†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ....Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†....Franklin	GREENE & DAVENPORT.
Harwich*•†....Barnstable	See Barnstable.
Haverhill*•†.....Essex	POOR & FULLER.
Haydenville*•†..Hamps're	See Northampton.
Hingham*•†....Plymouth	Thomas H. Buttimer.
Hollis on*•†....Middlesex	J. P. Dexter.
Holyoke*•†.....Hampden	P. J. GARVEY.
Hopkinton*•†..Middlesex	George L. Hemenway.
Hudson*•†.....Middlesex	James T. & R. E. Joslin.
Hyannis*•† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*•†....Norfolk	E. C. JENNY.
Ipswich*•†.....Essex	George H. W. Hayes.
▲Lawrence*•†.....Essex	SWEENEY & DOW.
Lee*•† .....Berkshire	A. B. Clark.
Leicester*•† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*•†.Worcester	HARRY C. BASCOM.
Lexington*•† ..Middlesex	A. E. Scott.
▲Lowell*•† .....Middlesex	BURKE & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•†.....Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† ....Middlesex	B. F. Hayes.
Medway*•† .....Norfolk	A. T. Johnson.
Melrose*•† .....Middlesex	Frank L. Washburn.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•† .....Essex	Wm. M. Rogers.
Middleboro*•† .Plymouth	George W. Stetson.
Milford*•† .....Worcester	Lowell E. Fales.
Millbury*•†.... Worcester	H. W. Aiken.
Milton*•†.....Norfolk	C. F. Hall.
Monson*•† .....Hampden	See Springfield.
▲Nantucket*•†..Nantucket	ALLEN COFFIN.
Natick*•† .....Middlesex	P. H. Cooney.
▲New Bedford*•† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*•†.....Essex	N. N. JONES.
Newton*•† ..... Middlesex	Jesse C. Joy.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton Center.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	JOHN W. MASON.
No. Attleborough*•†Bris'l	F. B. Byram.
Northborough*•† Wo'ster	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Boston.
North Easton*•† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*•† .....Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† .....Worcester	See Worcester.
Palmer*•† .....Hampden	W. W. LEACH.
Peabody*•† .....Essex	A. W. Sim.
▲Pittsfield*•† ... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ...Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins
Quincy*•† .....Norfolk	W. W. JENNESS.
Randolph*•† .....Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.
Rockport*•† .....Essex	See Gloucester.
Rowley*•† .....Essex	See Newburyport.
▲Salem*•† .....Essex	HUNTINGTON & FITZ.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† ..Hampden	GARDNER & GARDNER.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†...Middlesex	W. B. Stevens.
Stoughton*•† .....Norfolk	Oscar A. Marden.
▲Taunton*•† .....Bristol	H. J. FULLER.
Townsend*•† ..Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*•†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*•†.....Middlesex	R. M. Stark.
Ware*•†.....Hampshire	H. M. Coney.
Wareham*•† ...Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•†.Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ...Barnstable	H. P. Harriman.
Westboro*•†...Worcester	A. F. BROWN.
Westfield*•†.....Hampden	ALFRED F. LILLEY.
West Gardner*•†.Wor'ster	G. R. Warfield.
Westminster*•† Worcester	See Fitchburg.
West Newbury*•† ...Essex	See Newburyport.
West Newton*•† .Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† ....Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•†.....Plymouth	O. L. Bonney.
Williamstown*•†Berkshire	Sanborn Gove Tenney.
Winchendon*•†.Wor'ster	F. B. Spalter.
Winchester*•† .Middlesex	G. S. Littlefield.
Woburn*•†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†..Worcester	RICE, KING & RICE.
Wrentham*•† ....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† .....Lenawee	JOHN E. BIRD.
Akron*•†.....Tuscola	See Caro.
Albion*•†.....Calhoun	M. D. Weeks.
Algonac*•†.....St. Clair	J. M. Robertson.
▲Allegan*•† .....Allegan	I. C. MONTAGUE.
Allen*•† .....Hillsdale	F. A. Roethlisberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•† .....Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	M. J. CAVANAUGH.
Applegate*•† .....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*•†..Macomb	Bert C. Preston.
Ashley*•†.....Gratiot	See Ithaca.
Athens*•†.....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	See Tawas City.
▲Autrain*•†.....Alger	See Marquette.
▲Bad Axe*•†.....Huron	CHARLES L. HALL.
▲Baldwin*•†.....Lake	See Reed City.
Bancroft*•†...Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	O. S. CLARK.
▲Bay City*•†..... Bay	FRANK S. PRATT.
Bay Port*•†.....Huron	See Port Austin.
Belding*•†.....Ionia	H. L. V. B. Schaten.
▲Bellaire*•†..... Antrim	Leavitt & Guile.
Belleville*•†.....Wayne	See Wayne.
Bellevue*•†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	V. M. GOVE.
Benzonia*•†..... Benzie	See Frankfort.
BerrienSprings*•†Berrien	R. D. Dix.
▲Bessemer*•†.....Gogebic	S. S. Cooper.
▲Big Rapids*•†.....Mecosta	W. S. TUCKER.
Birmingham*•†..Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†...Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.
Brooklyn*•†..... Jackson	J. C. Covert.
Brown City*•†.... Sanilac	Fred Tarr.
Buchanan*•†.....Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†..... Kent	See Middleville.
Calumet*•† ..... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†..... Sanilac	Thomas S. Graham.
Caseville*•†.....Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†.... Kent	Stuart & Barker.
Central Lake*•†....Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Crutkshank.
▲Charlotte*•†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*•† Cheboygan	GEORGE E. BELL.
Chelsea*•†.... Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•† .....Lenawee	J. E. Bird.
Climax*•† ...Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.
▲Coldwater*•†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	See Midland.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Concord*⊕† ..... Jackson	See Jackson.
Constantine*⊕† St. Joseph	James M Harvey, Jr.
Coopersville*⊕† ..... Ottawa	James Cilley.
▲Corunna*⊕†.... Shiawassee	John T. McCurdy.
Covert*⊕†..... Van Buren	H. B. Chase.
Croswell*⊕†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*⊕† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*⊕† ..... Genesee	See Flint.
Dearborn*⊕† ..... Wayne	See Detroit.
Decatur*⊕†..... Van Buren	A. L. Moulton.
Deckerville*⊕†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*⊕† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*⊕†.... Washtenaw	James T. Honey.
Dimondale*⊕†..... Eaton	See Eaton Rapids.
Douglas*†..... Allegan	See Allegan.
Dowagiac*⊕†..... Cass	JAMES H. KINNANE.
Downington*⊕†... Sanilac	F. S. Viets.
Dryden*⊕†..... Lapeer	T. Williams.
Dundee*⊕† ..... Monroe	Randall & Corbin.
Durand*⊕†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*⊕ Charlevoix	A. B. Nicholas.
East Saginaw†....Saginaw	See Saginaw.
East Tawas*⊕†..... Iosco	See Tawas City.
Eaton Rapids*⊕†....Eaton	J. B. Hendee.
Edmore*⊕† .... Montcalm	See Ionia.
Elk Rapids*⊕†.....Antrim	A. B. Dougherty.
Elkton*⊕†..... Huron	W. L. Doyle.
Elsie*⊕†..... Clinton	Charles Snelling.
Emmett*⊕†..... St. Clair	See Port Huron.
▲Escanaba*⊕†..... Delta	IRA C. JENNINGS.
Evart*⊕†..... Osceola	C. H. Rose.
Ewen*⊕† ..... Ontonagon	See Bessemer.
Fairgrove*⊕†..... Tuscola	See Caro
Farmington*† ... Oakland	See Northville.
Fenton*⊕† ..... Genesee	Henry C. Riggs.
Fennville*⊕† ..... Allegan	Theo. Wade.
▲Flint*⊕†..... Genesee	DURAND & CARTON.
Flushing*⊕..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*⊕†..... Clinton	J. G. Patterson.
Fowlerville*⊕† Livingston	S. S. Abbott.
▲Frankfort*⊕†.... Benzie	N. A. PARKER.
Freeport*⊕†..... Barry	See Hastings.
Fremont*⊕† .... Newaygo	S. W. Dunham.
Gagetown*⊕†..... Tuscola	See Cass City.
Galesburg*⊕†. Kalamazoo	R. G. Smith.
Gallen*⊕†..... Berrien	See Three Oaks.
▲Gaylord*⊕†..... Otsego	A. D. Marshall.
Gladstone*⊕† ..... Delta	Smith & Empson.
▲Gladwin*⊕..... Gladwin	Charles B. Wilmot.
Gobleville*†....Van Buren	H. M. Huff.
▲Grand Haven*⊕†.. Ottawa	H. T. ROOT.
Grand Ledge*⊕†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*⊕†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*⊕†....Jackson	E. Pelton.
▲Grayling*⊕†.....Crawford	Joseph Patterson.
Greenville*⊕†.. Montcalm	E. J. Bowman.
Hancock*⊕†.... Houghton	Dunstan & Hanchette.
Hanover*⊕†..... Jackson	See Jackson.
Harbor Beach*..... Huron	See Bad Axe.
▲Harbor Springs*⊕† Emmet	See Petoskey.
▲Harrison*⊕†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*⊕† ..... Oceana	F. S. Gurney.
Hartford*⊕†...Van Buren	A. H Tuttle.
▲Hastings*⊕† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*⊕†..... Osceola	C. M. Beardsley.
▲Hillsdale*⊕†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*⊕†..... Ottawa	John C. Post.
Holly*⊕†..... Oakland	C. F. Collier.
Homer*⊕†..... Calhoun	Myron H. Nichols.
Hopkins Station*⊕† Alle'n	See Allegan.
▲Houghton*⊕†...Houghton	CHADBOURNE & REES.
Howard*⊕† ..... Montcalm	C. W. Perry.
▲Howell*⊕†..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*⊕† ..... Lenawee	Grant Fellows.
Imlay City*⊕†..... Lapeer	Herbert W. Smith.
▲Ionia*⊕†..... Ionia	GEORGE E. NICHOLS.
▲Iron Mountain*⊕†. Dicki'n	E. A. WOODWARD.
Iron River*⊕†..... Iron	I. W. Byers.
Ironwood*⊕†.....Gogebic	C. E. MILLER.
Ishpeming*⊕†. Marquette	W. T. POTTER.
▲Ithaca*⊕†..... Gratiot	George P. Stone.
▲Jackson*⊕† .....Jackson	FORREST C. BADGLEY.
Jasper*⊕†.....Lenawee	H. C. Pratt.
Jonesville*⊕† ....Hillsdale	S. D. McNeal.
▲Kalamazoo*⊕† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*⊕† ....Kalkaska	C. C. Jencks.
Kinde*⊕† ..... Huron	James H. Hall.
Kingston*⊕† ..... Tuscola	J. B Beverly.
Laingsburg*⊕† Shiawassee	H. H. Pulver.
▲Lake City*⊕†...Missaukee	H. G. Smith.
Lake Linden*⊕† Houghton	See Houghton.
Lake Odessa*⊕† .....Ionia	See Ionia.
Lake View*⊕†..Montcalm	Salem F. Kennedy.
▲L'Anse*⊕† ..... Baraga	P. R. McKernan.
¶Lansing*⊕†..... Ingham	J. L. FINCH.
▲Lapeer*⊕† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	W. A. Bateman.
Lawrence*⊕†..Van Buren	See Kalamazoo.
Lawton*⊕† ...Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*⊕†..... Macomb	See Richmond.
Leslie*⊕†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	A. E. Divine.
Linden*⊕†..... Genesee	James L. Spencer.
Litchfield*⊕† ....Hillsdale	L. B. Agard.
Lowell*⊕† ..... Kent	John W. Matthewson.
▲Ludington*⊕† .....Mason	G. H. BLODGETT.
Lyons*⊕† ..... Ionia	E. C. Spalding.
Mancelona*⊕† .....Antrim	H. B Hudson.
Manchester*⊕† Washte'aw	A. J. Waters.
▲Manistee*⊕† .....Manistee	DOVEL & SMITH.
▲Manistique*⊕† Schoolcraft	VIRGIL I. HIXSON.
Manton*⊕† ..... Wexford	I. C. Wheeler.
Maple Rapids*.....Clinton	See St. Johns.
Marcellus*⊕† ..... Cass	Smith & Harmon.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*⊕†..... Sanilac	D. S. McClure.
▲Marquette*⊕† ..Marquette	BALL & BALL.
▲Marshall*⊕† .....Calhoun	WILLIAM H. PORTER.
▲Mason*⊕† ..... Ingham	L. B. McArthur.
Mayville*⊕† ..... Tuscola	T. J. Eveland.
Mears*⊕† ..... Oceana	John T. Cummings.
Memphis*⊕† .....Macomb	See Almont.
Mendon*⊕†.....St. Joseph	E. E. Harwood.
▲Menominee*⊕† Menominee	SAWYER & WAITE.
Merrill*⊕† ..... Saginaw	See Saginaw.
Middleville*⊕† ..... Barry	A. E. Hendricks.
▲Midland*⊕† ..... Midland	E. P. Rice.
Milan*⊕† ...Washtenaw	D. C Salisbury.
Milford*⊕† .....Oakland	Edward J. Bissell.
Millington*⊕†.....Tuscola	See Vassar.
Minden City*⊕† ...Sanilac	C. H. McGurley.
Mio* ..... Oscoda	See Grayling.
▲Monroe*⊕† .....Monroe	LANGTON & LOCKWOOD.
Montague*⊕† ...Muskegon	W. E. Osmun.
Montrose*⊕† .....Genesee	See Clio.
Morenci*⊕† .....Lenawee	C. S. Ingals.
Morrice*⊕† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*⊕†..Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*⊕† ..Isabella	FRANCIS H. DODDS.
Muir*⊕†..... Ionia	George Bennett.
Mulliken*⊕† ..... Eaton	See Grand Lodge.
Munising*⊕† ..... Alger	Walsh & Pardee.
▲Muskegon*⊕† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*⊕† ..... Barry	Walter S. Powers.
Negaunee*⊕† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*⊕† .... Newaygo	Fred W. Ribiet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*⊕† ..... Luce	Sanford N. Dutcher.
New Haven*⊕†....Macomb	Adam T. Bennett.
Niles*⊕† ..... Berrien	WILLIAM J. GILBERT.
North Adams*⊕† Hillsdale	See Hillsdale.
North Branch*⊕†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*⊕†..... Wayne	C. C. Yerkes.
Ogden*⊕† ..... Lenawee	See Adrian.
Olivet*† ..... Eaton	See Bellevue.
Omer*⊕†..... Arenac	W. C. Cook.
Onaway*⊕...Presque Isle	See Rogers.
▲Ontonagon*⊕† Ontonagon	W. W. Wendell.
Orion*⊕† ..... Oakland	William E. Littell.
Oscoda*⊕† ..... Iosco	See Tawas City.
Otsego*⊕†..... Allegan	ANDERSON & ANDERSON.
Ovid*⊕† ..... Clinton	High & Everett.
Owosso*⊕† ....Shiawassee	WATSON & CHAPMAN.
Oxford*⊕†..... Oakland	Frank E. Jenkins.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ⊕ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Paw Paw*†...Van Buren	T. J. CAVANAUGH.
Peck*.....Sanilac	T. C. Graham.
Pentwater*†.....Oceana	WILLIAM T. EVANS.
Perrinton*†.....Gratiot	See Ashley.
Perry*†.....Shiawassee	A. N. Macqueen.
Petersburgh*†...Monroe	John O. Zabel.
Petoskey*†.....Emmet	C. J. PAILTHORP.
Pewamo*†.....Ionia	See Lyons.
Pigeon*†.....Huron	Paul Woodworth.
Pinckney*†..Livingston	W. A. Carr.
Pinconning*†.....Bay	See Standish.
Plainwell*†....Allegan	E. J. Anderson.
Plymouth*†.....Wayne	G. A Starkweather.
▲Pontiac*†.....Oakland	ELMER R. WEBSTER.
Port Austin*†.....Huron	James H. Hall.
Port Hope*†.....Huron	See Port Austin.
▲Port Huron*†....St. Clair	PHILLIPS & JENKS.
Portland*†.....Ionia	W. E. Hawley.
Port Sanilac*†.....Sanilac	M. N. Mugan.
Quincy*†.....Branch	W. H. Lockerby.
Reading*†.....Hillsdale	Lockerby & Kinney.
Red Jacket†..Houghton	See Houghton.
Reed City*†.....Osceola	Charles A. Withey.
Reese*†.....Tuscola	See Vassar.
Remus*†.....Mecosta	See Big Rapids.
Richland*†..Kalamazoo	See Battle Creek.
Richmond*.....Macomb	W. S. Stone.
Rochester*†.....Oakland	J. H. Holman.
Rockford*†.....Kent	C. G. Hyde.
Rockland*†..Ontonagon	See Ontonagon.
▲Rogers*.....Presque Isle	G. Covey, Jr.
Romeo*†.....Macomb	D. N. Lowell.
▲Roscommon*†Roscom'on	Charles L. De Waele.
▲Saginaw*†.....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*†.....Washtenaw	See Ypsilanti.
Sand Beach*†.....Huron	CHARLES L. HALL.
▲Sanilac Center*...Sanilac	William H. Burgess.
Saranac*†.....Ionia	P. T. Williams.
Saugatuck*.....Allegan	W. A. Woodworth.
▲Sault Ste Marie*†Chip'wa	HENRY F. METZGER.
Schoolcraft*†Kalamazoo	George M. Fields.
Scottville*†.....Mason	See Ludington.
Sebewaing*†.....Huron	See Port Austin.
Seney*†.....Schoolcraft	See Newberry.
Shelby*†.....Oceana	A. E. Souter.
Shepherd*†.....Isabella	F. E. Hibbard.
Sheridan*†.....Montcalm	E. Follette.
Sherwood*†.....Branch	See Union City.
South Haven*†VanBuren	S. B. MONROE.
South Lyon*†...Oakland	Carpenter & Chubb.
Sparta*†.....Kent	B. N. Keister.
Springport*†.....Jackson	See Albion.
▲Standish*†.....Arenac	M. D. Snow.
▲Stanton*†.....Montcalm	L. C. PALMER.
St. Charles*†.....Saginaw	T. P. Zander.
St. Clair*†.....St. Clair	A. R. Stowell.
▲St. Ignace*†...Mackinac	Henry Hoffman.
▲St. Johns*†.....Clinton	LEWIS SEVERANCE.
▲St. Joseph*†.....Berrien	N. A. HAMILTON.
St. Louis*†.....Gratiot	Charles W. Giddings.
Stockbridge*†.....Ingham	W. B. Gildart.
Sturgis*†.....St. Joseph	C. A. Sturgis.
Sundield*†.....Eaton	See Grand Ledge.
▲Tawas City*†.....Iosco	N. C. HARTINGH.
Tecumseh*†.....Lenawee	F. B. Wood.
Tekonsha*†.....Calhoun	William A. Howard.
Three Oaks*†.....Berrien	W. K. Sawyer.
Three Rivers*†St. Joseph	S. M. Constantine.
▲TraverseCity*†Gr'ndTra.	PRATT & DAVIS.
Turner*†.....Arenac	See Standish.
Twining*†.....Arenac	See Standish.
Ubly*†.....Huron	J. C. Ryan.
Union City*†.....Branch	M. A. Merrifield.
Unionville*†.....Tuscola	See Caro.
Utica*†.....Macomb	G. E. Eckert.
Vandalia*†.....Cass	See Cassopolis.
Vassar*†.....Tuscola	E. H. TAYLOR.
Vermontville*†.....Eaton	See Charlotte.
Vernon*†.....Shiawassee	See Corunna.
Vicksburg*†..Kalamazoo	T. RAYNER, JR.
Wacousta*.....Clinton	See Grand Ledge.
Waldron*†.....Hillsdale	S. W. Yeagley.
Watervliet*†.....Berrien	See Benton Harbor.
Wayland*†.....Allegan	David Stockdale.
Wayne*†.....Wayne	J. F. Cullen.
West Bay City*†.....Bay	Curtis E. Pierce.
▲West Branch*†..Ogemaw	F. L. Snodgrass.
Weston*†.....Lenawee	H. C. Reton.
Whitehall*†...Muskegon	Paul I. Hedges.
WhitePigeon*†St.Joseph	W. F. Thomas.
Williamston*†...Ingham	W. T. Webb.
Woodland*.....Barry	C. S. Palmerton.
Wyandotte*†.....Wayne	SYLVESTER PRAY.
Yale*†.....St. Clair	Drake & Rapley.
Ypsilanti*†..Washtenaw	D. C. GRIFFIN.
Zeeland*†.....Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*†.....Norman	W. W. Calkins.
Adams*†.....Mower	P. H. Carr.
Adrian*†.....Nobles	O. W. Freeman.
▲Aitkin*†.....Aitkin	F. N. Hall.
Albany*†.....Stearns	See Avon.
▲Albert Lea*†....Freeborn	TODD & CARLSON.
Alden*†.....Freeborn	Ira Cary.
▲Alexandria*†.....Douglas	C. J. Gunderson.
Alpha*•.....Jackson	See Heron Lake.
Amboy*†.....Blue Earth	Charles Thompson.
Annandale*†.....Wright	Henry Spindler.
▲Anoka*†.....Anoka	A. F. PRATT.
Appleton*†.....Swift	E. T. Young.
Argyle*†.....Marshall	E. M. Stanton.
Arlington*†.....Sibley	P. A. Cosgrove.
Atwater*†.....Kandiyohi	L. E. Covell.
Audubon*†.....Becker	See Detroit City.
▲Austin*†.....Mower	ARTHUR W. WRIGHT.
Avoca*†.....Murray	See Fulda.
Badger*.....Roseau	See Roseau.
Balaton*†.....Lyon	See Tracy.
Barnesville*†.....Clay	Charles S. Marden.
Battle Lake*†.Otter Tail	See Fergus Falls.
Beardsley*†.....Bigstone	See Graceville.
▲Beaver Falls*.....Renville	See Redwood Falls.
Belgrade*†.....Stearns	See Glenwood.
Belle Plaine*†.....Scott	See Shakopee.
Bellingham*†Lac-qui-P'e	T. J. McElligott.
Belview*†.....Redwood	A. O. Gimmestad.
▲Bemidji*•.....Beltrami	Street & Reynolds.
▲Benson*†.....Swift	S. A. Hudson.
Bigelow*†.....Nobles	See Worthington.
Big Lake*†...Sherburne	Frank T. White.
Bird Island*†.....Renville	H. C. Berry.
Blooming Prairie*†.Ste'e	W. R. Hoskyn.
▲Blue Earth City*†Farib'lt	FRANK E. PUTNAM.
Boyd*†.....Lac-qui-Parle	See Madison.
Braham.....Isanti	See Cambridge.
▲Brainerd*†...Crow Wing	T. C. BLEWITT.
Brandon*†.....Douglas	See Alexandria.
▲Breckenridge*†..Wilkin	EZRA G. VALENTINE.
Brewster*†.....Nobles	See Heron Lake.
Bricelyn.....Faribault	A. M. Schancke.
Brooten*†.....Stearns	See Glenwood.
Browerville*†.....Todd	See Long Prairie.
Brown Valley*†Traverse	Norton F. Brand.
Brownton*†.....McLeod	A. L. Brown.
▲Buffalo*†.....Wright	J. T. Alley.
Buffalo Lake*†..Renville	See Granite Falls.
Butterfield*†Watonwan	See St. James.
▲Caledonia*†.....Houston	G. G. GOODWIN.
▲Cambridge*.....Isanti	Barber & Southerland.
Campbell*†.....Wilkin	E. G. Valentine.
Canby*†Yellow Medicine	Ole Ostensoe.
Cannon Falls*†.Goodhue	P. S. Aslakson.
Carlton*†.....Carlton	H. H. Hawkins.
▲Carver*†.....Carver	See Chaska.
Cass Lake•.....Cass	F. W. Smith.
▲Center City*†.....Chisago	See St. Paul.
Ceylon.....Martin	See Fairmont.
▲Chaska*†.....Carver	T. F. CRAVEN.
Chatfield*†.....Fillmore	Joseph Underleak.
Chokio*†.....Stevens	See Morris.
Clara City*†...Chippewa	See Granite Falls.
Claremont*†.....Dodge	B. F. Hood.
Clarkfield*†Yello' Med'e	See Canby.
Clayton.....Faribault	See Wells.
Clear Lake*†.Sherburne	See Big Lake.
Clearwater*†.....Wright	See St. Cloud.
Climax*†.....Polk	See Crookston.
Clinton*.....Bigstone	See Graceville.
Cloquet*†.....Carlton	W. L. Chase.
Cokato*†.....Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll†.....Bigstone	See Appleton.
Cottonwood*†.....Lyon	W. D. Fanning.
▲Crookston*†.....Polk	MILLER & FOOTE.
Dassell*†.....Meeker	See Litchfield.
Dawson*†.Lac-qui-Parle	A. W. Ewing.
Deer River*†.....Itasca	See Grand Rapids.
Delano*†.....Wright	F. H. Lindsley.
Delavan*†.....Faribault	S. J. Abbott.
▲Detroit*†.....Becker	FRANK RICHARDSON.
Dexter*†.....Mower	G. W. King.
Dodge Center*†...Dodge	See Kasson.
Donnelly.....Stevens	See Morris.
Dover*†.....Olmstead	See Rochester.
▲Duluth*†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*†.....Nobles	See Slayton.
Eagle Bend*†.....Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*†.....Faribault	See Wells.
Echo*†..Yellow Medicine	R. Vaaller.
Eden Valley*†.....Meeker	James H. Doran.
Edgerton*†.....Pipestone	C. G. Brady.

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Town and County.	Name.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•† .....St. Louis	GEORGE WESCOTT.
Elysian*•† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•† .....Polk	See Crookston.
Evansville*•† .....Douglas	A. O. Feet.
Eveleth*•† .....St. Louis	M. D. L. Fuller.
Excelsior*•† .....Hennepin	W. P. McDonald.
Eyota .....Olmstead	See Rochester.
Fairfax*•† .....Renville	A. V. Rieke.
▲Fairmont*•† .....Martin	H. M. BLAISDELL.
▲Faribault*•† .....Rice	A. D. KEYES.
Farmington*•† ...Dakota	A. C. Finney.
Felton*•† .....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	C. L. HILTON.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*•† .....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*•† .....Murray	M. E. Foley.
Gary*•† .....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•† .....McLeod	F. R. ALLEN.
Glenville .....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•BlueE'th	See Mapleton.
Graceville*•† .....Bigstone	M. S. STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*•†.Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†.....Meeker	A T. Nelson.
▲Hallock*•† .....Kittson	R. R. Hagenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M. Klein.
Hanska .....Brown	See Madelia.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•† .....Fillmore	See Preston.
Hartland*•† .....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY.
Hawley*•† .....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Leeman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† .....Otter Tail	See Fergus Falls.
Herman*•† .....Grant	Arthur B. Childress.
Heron Lake*•†....Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	T. M. Brady & Son.
Hills*•† .....Rock	See Lu Verne.
Hoffman•† .....Grant	William Schellbach.
Holland•† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† .....McLeod	H. H. Bonniwell.
Ionа•† .....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	T. J. Knox.
Janesville*•† .....Waseca	A. J. O'GRADY.
Jasper*•† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*•† .....Scott	F. J. Leonard.
Kasson*•† .....Dodge	Robert Taylor.
Kennedy*•† .....Marshall	See Hallock.
Kensington*•† ..Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Klester*.....Faribault	See Alden.
Kilkenny*•† .....Lesueur	See Waterville.
Kinbrae*† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† .....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E. T. Smith.
Lake Park*•† .....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•† ....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Chas C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•† .....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•† .....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madelia*•† .....Watonwan	Charles Cooley.
▲Madison*•†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankota*•† ...Blue Earth	WM. N. PLYMAT.
▲Mantorville*•.....Dodge	Littleton & McCaughey.
Maple Lake*•† .....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	U. G. Argetsinger.
▲Marshall*•† .....Lyon	SEWARD & BURCHARD.
Maynard*•† .....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•† .....Stearns	Donahue & Stephens.
Menahga*•† .....Wadena	See Park Rapids.
Merriam Park*•† .Ramsey	Wardell Spencer.
Milaca*•† .....Milleiacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*•† .....Lyon	See Marshall.
Minnesota Lake*•†F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•† ..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•† .....Clay	EDWIN ADAMS.
▲Mora*•† .....Kanabec	J. C. Pope.
Morgan*•† .....Redwood	Albert Hauser.
▲Morris*•† .....Stevens	LEWIS C. SPOONER.
Morristown*•† .....Rice	See Faribault.
Morton*•† .....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•† .....Swift	See Benson.
New Duluth*•† ..St. Louis	See Duluth.
New London*•†Kandiyo'i	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•† .....Scott	E. A. Edgerton.
New Richland*•†.Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	LIND & SOMSEN.
New York Mills*•†Ott'rt'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
North Branch*•†.Chicago	Charles A. Holt.
Northfield*•† .....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•† .....Carver	George J. Bradley.
Olivia*•† .....Renville	S. R. Miller.
▲Ortonville*•† .....Bigstone	E. F. CRAWFORD.
Osakis*•† .....Douglas	F. H. Borchert.
▲Owatonna*•† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•† ..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough.
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•† .....Norman	See Halstad.
▲Pine City*•† .....Pine	S. G. L. Roberts.
Pine Island*•†...Goodhue	See Zumbrota.
▲Pipestone*•† ...Pipestone	EVANS & EVANS.
Plainview*•† .....Wabasha	J. A. Carley.
Plato*•† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*•† .....Fillmore	Wells & Hopp.
▲Princeton*•† ...Mille Lacs	J. L. Brady.
Racine*† .....Mower	See Spring Valley.
Raymond*•† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•† ....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Dolift.
Renville*•† .....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† .....Redwood	See Lamberton.
▲Rochester*•† .....Olmsted	B. W. EATON.
Rock Dell .....Olmsted	See Rochester.
Rockford*•† .....Wright	D. D. Ames.
▲Roseau* .....Roseau	R. J. Bell.
Rothsay*•† .....Wilkin	See Breckenridge.
Round Lake*•† ...Nobles	See Worthington.
Royalton*•† .....Morrison	George H. Niles.
Rush City*•† .....Chicago	J. D. Markham.
Rushford*•† .....Fillmore	G. W. Rockwell.
Rushmore*•† .....Nobles	See Worthington.
Ruthton*•† .....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erie L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•† .....Pine	J. A. Smith.
Sargeant*† .....Mower	See Austin.
Sauk Center*•† ...Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•† .....Scott	J. A. SENN.
Shelly*•† .....Norman	See Ada.
Sherburne*•† .....Martin	T. F. Knappen.
Silver Lake*•† ...McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.

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Town and County.	Name.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†.Dakota	See St. Paul.
Springfield*•† .....Brown	George T. Olson.
Spring Grove*•†.Houston.	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•†.....Pope	O. J. Johnson.
Steen*•† .....Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•† .....McLeod	See Glencoe.
Stewartville*•† ..Olmsted	O. E. Hammer.
▲Stillwater*•† Washington	F. W. GAIL.
St.Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•†.....Winona	E. Hill.
▲St. Cloud*•† .....Stearns	R. B. BROWER.
St. Hilaire*•†...Red Lake	J. K. Hannay.
▲St. James*•†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN Attorneys for NationalGerman-American Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St. Peter*•†.....Nicollet	A. A. STONE.
Swanville*•†....Morrison	See Little Falls.
Taylor's Falls*•†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•†.....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†..... Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† ....Lincoln	H. A. Stricker.
Ulen*•†..... Clay	See Hawley.
Verndale*•†.....Wadena	A. B. Kling.
VernonC'tre*•†Blue E'rth	See Mankato.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•†.....Waseca	JAMES M HANLEY.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•†..... Meeker	See Eden Valley.
Waverly*•†..... Wright	See Howard Lake.
Waverly Mills*•†..Wright	See Buffalo.
Welcome*•†.....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†..Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pealer & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† .....Kandiyohi	G. H. Otterness.
▲Windom*•†..Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•†.....Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†..Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GEORGE C. PAINE.
Ackerman*•†.....Choctaw	See Kosciusko.
Amory*•† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•†..... Lee	Wm. Cox.
▲Batesville*•† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*•†. Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*•†.....Harrison	WHITE & NEVILLE.
▲Booneville*•†.... Prentiss	B. A. P. Selman.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	A. C. McNa .
Brookville*•†...Noxubee	See Macon.
▲Canton*•†.....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage*..... Leake	Lockett & Sullivan.
Centerville*•† . Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†... Coahoma	R. H. WILDBERGER.
▲Coffeeville*•†...Yalobusha	BLOUNT & STONE.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
Como Depot*•†... Panola	Kyle & Shouds.
▲Corinth*•†.....Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†.....Jones	Shannon & Street.
Enterprise*•† .....Clarke	BUCKLEY & HALSELL.
Eupora*•†.....Webster	Dunn & Dunn.
▲Fayette*•†.....Jefferson	R. L. Corban.
▲Forest*•†..... Scott	Jeff. Kent.
▲Friarpoint*•†...Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*•†.....Amite	F. A. McClain.
Goodman*•†.....Holmes	See Durant.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†.... Leflore	SAM'L L. GWIN.
▲Grenada*•†..... Grenada	A T. ROANE.
Gulfport*•†.....Harrison	W. G. Evans, Jr.
▲Hattiesburg*•†..... Perry	S. E. Travis.
▲Hazlehurst*•†..... Copiah	R. N. MILLER.
▲Hernando*•†.... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*•†... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.
Leakesville.....Greene	J. E. Alderman.
Leland*•†.....Washington	See Greenville.
▲Lexington*•† .....Holmes	Hooker & Wilson.
▲Liberty*..... Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*•†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*•†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*•†..... Pike	J. B. Webb.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*•†.....Jackson	C. H. Wood.
▲Natchez*•†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*•† .... Union	See Lee Crum.
Newton*•† .....Newton	J. R. Byrd.
Ocean Springs*•†Jackson	See Scranton.
Okolona*•†....Chickasaw	Stovall & Williams.
▲Oxford*•†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	Brewer, Wilson & Smith.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*•†Pearl River	Shivers & Shivers.
▲Port Gibson*•†. Claiborne	J. McMARTIN.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† ..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*•†..... Hinds	D. S Fearing.
▲Ripley*† .....Tippah	Charles M. Thurmond.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•†..... Panola	Bootho & Boothe.
▲Scranton*•†..... Jackson	H. BLOOMFIELD.
▲Senatobia*•†..... Tate	J. F Dean.
▲Starkville*•†.. Okitibbeha	Carroll & Magruder.
Summit*•† ..... Pike	J. B. Holden.
Tchula*•† ..... Holmes	See Lexington.
Terry*•†..... Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Henderson & Bankston.
▲Tupelo*•† ..... Lee	ALLEN & ROBINS.
Utica*•†..... Hinds	See Jackson.
▲Vaiden*•†.....Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	D. D. McREE.
▲Waynesboro*•† ... Wayne	C. R. Pitts.
Wesson*•†.....Copiah	See Hazlehurst.
▲West Point*•†..... Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*† .....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency* .....Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† .....LaFayette	See Blackburn.
Altamont*† .....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. D. Brooks.
Amity*† .....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILDREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† .....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*† ..... Macon	See Laplata.
Aurora*† ..... Lawrence	E. J WHITE.
Auxvasse*† .... Callaway	R. G. Hale.
▲Ava* .....Douglas	Adams Bros.
Baring*† ..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Halney.
Belton*† .....Cass	L. M. Crouch.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† .....Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	C. F. Hale.
Billings*† ..... Christian	W. F. Lamkin.
Birch Tree*† .....Shannon	See Winona.
Blackburn*† .....Saline	See Marshall.
Blackwater*† .... Cooper	See Boonville.
Blairstown*† .... Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	E. J. WILLIAMS.
Blue Springs*† ..Jackson	Herrington & Burrus.
Blythedale*† ... Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Maingen.
▲Boonville*† ..... Cooper	RUSSELL HARRIMAN.
Boeworth*† ..... Carroll	C. W. Lawrence
▲Bowling Green*† ... Pike	J. D. HOSTETTER.
Brashear*† .....Adair	Blair & Vawter.
Braymer*† .....Caldwell	D. K. Adams.
Breckinridge*† . Caldwell	O. J. Chapman.
Bronaugh*† ..... Vernon	See Sheldon.
Brookfield*† .....Linn	A A. BAILEY.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Chariton	Louis Benecke.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Independence.
▲Buffalo* .....Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*† ..Nod'y	J. F. Robertson.
▲Butler*† .....Bates	SMITH & STANLEY.
Cainesville*† ... Harrison	S. P. Davisson.
Calhoun*† .....Henry	L. R. Simpson.
▲California*† ... Monlteau	J. W. HUNTER.
Callao*† .....Macon	See Macon City.
Camden Point*† ..Platte	See Platte City.
Cameron*† .....Clinton	Turner & Goodrich.
Campbell*† ..... Dunklin	See Kennett.
Canton*† ..... Lewis	Oliver C. Clay.
Cape Girardeau*†.C. Gir.	B. F DAVIS.
Carl Junction*† .. Jasper	See Joplin.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Carterville*† ..... Jasper	Howard Gray.
▲Carthage*† ..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*• ..... Barry	T. M. Allen.
Centralia*† ..... Boone	H. S. Booth.
Center*† ..... Ralls	E. W. Keithly.
Center View*† ..Johnson	See Warrensburg.
▲Centerville* ..... Reynolds	Z. C. Smith.
Chamois*† ..... Osage	Henry Marquand.
▲Charleston*† .Mississippi	RUSSELL & DEAL.
Chilhowee*† .....Johnson	See Warrensburg.
▲Chillicothe*† .Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*† ..... Randolph	See Moberly.
Clarksburg*† .. Moniteau	See California.
Clarksdale*† ..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*† .....St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*† .....Henry	C C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg* ..... Daviess	See Pattonsburg.
Cole Camp*† ..... Benton	N. H. Robinson.
▲Columbia*† ..... Boone	NORTH T. GENTRY.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*• .....Laclede	R. S. Phillips.
Corder*† ..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*† .....Holt	See Oregon.
Cross Timbers* .. Hickory	See Hermitage.
Cuba*† .....Crawford	See Steelville.
Curryville*† ..... Pike	J. D. Gates.
Dadeville* .....Dade	See Greenfield.
▲Danville* ... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*† ..... Platte	See St. Joseph.
Deepwater*† ..... Henry	W. S. Banta.
De Kalb*† .....Buchanan	See St. Joseph.
De Soto*† .....Jefferson	JOHN L. THOMAS & SON.
Dexter*† ..... Stoddard	Mozley & Liles.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*† .....Ripley	J. C. Sheppard.
Downing*† ..... Schuyler	W. T. Cowell.
Drexel*† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*† .. Mississippi	See Charleston.
Edgerton*† ..... Platte	Bruce & Cumberford.
▲Edina*† ..... Knox	W. C. HOLLISTER.
Eldon*† ..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*† .....Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*† .....Macon	J. T. White.
Everton*† ..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C H. COPPINGER.
Fairfax*† ..... Atchison	See Tarkio.
Fairplay*† ..... Polk	See Bolivar.
Farber*† .....Audrain	See Laddonia.
▲Farmington*. St. Francois	M. R. SMITH.
Faucett*† .....Buchanan	See St. Joseph.
▲Fayette*† ..... Howard	R. P. TALBOT.
Festus*† .....Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*† .. St. Francois	See Bonne Terre.
Florida* .....Monroe	Bartlett Rosell.
Forest City*† ..... Holt	R. F. McDaniel.
Forsyth* ..... Taney	Wm. H. Johnson.
Foster* ..... Bates	See Butler.
Frankford*† ..... Pike	Jesse B Jones.
▲Fredericktown*†Madis'n	E. D Anthony.
Freeman*† ..... Cass	See Harrisonville.
▲Fulton*† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Ava.
▲Galena* ..... Stone	John T. Moore.
▲Gallatin*† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*† .....Cass	W. R. Hall.
Gayoso .....Pemiscot	See Caruthersville.
Gentry ..... Gentry	See Darlington.
Gibbs*† ..... Adair	See La Plata.
Gilliam*† ..... Saline	See Slater.
Gilman City• .....Harrison	Charles D. Knight.
Glasgow*† ..... Howard	H. C. COCKERILL.
Glenwood*† ....Schuyler	H. D. B. Cutler.
Golden City*† ....Barton	H. A. Raymond.
Gorin*† .....Scotland	See Memphis.
Gower*† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maitland.
Granby*† ..... Newton	See Neosha.
Granger*† .....Scotland	See Memphis.
▲Grant City*† ..... Worth	J. E. SCHOOLER.
Green Castle*• ...Sullivan	See Milan.
Green City*† ....Sullivan	See Greencastle.
▲Greenfield*† ..... Dade	L. W. Shafer.
Green Ridge*† ..... Pettis	R. H. Hunter.
▲Greenville* ..... Wayne	See Piedmont.
Guilford*† ..... Nodaway	See Barnard.
Hale*† ..... Carroll	W. T. Dixon.
Hallsville*† ..... Boone	See Columbia.
Hamilton*† .... Caldwell	S M. YOUNG.
Hannibal*† .....Marion	THOMAS H. BACON.
Hardin*† ..... Ray	J. T. Allbritain.
Harris*† ..... Sullivan	C. B. Harris.
▲Harrisonville*† ..... Cass	A. A. WHITSITT.
Hartville* ..... Wright	J. W. Jackson.
Harwood*† ..... Vernon	See Nevada.
Hayti* .....Pemiscot	J. E. Duncan.
▲Herman*† ....Gasconade	AUGUST MEYER.
▲Hermitage* .....Hickory	Wm. L. Pitts.
Higbee*† .....Randolph	J. F. Jarman.
Higginsville*† .Lafayette	WHITSETT & KEITH.
▲Hillsboro*† .....Jefferson	J. J. Williams.
Holden*† .....Johnson	J. P. Orr.
Holt*† ..... Clay	D. L. Wilhoit.
Hopkins*† ..... Nodaway	S E. Browne.
▲Houston* ..... Texas	CLARK DOOLEY.
Houstonia*† ..... Pettis	See Sedalia.
Humansville*† .....Polk	J. McLane.
Hume*† ..... Bates	See Rich Hill.
Humphreys*† ...Sullivan	J. D. Johnson.
Hunnewell*† .....Shelby	See Shelbina.
▲Huntsville*† .. Randolph	JOHN N. HAMILTON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Hurdland*† .....Knox	See Edina.
Iberia*..... Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† ..... Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†...Moniteau	See California.
Jasper*† .....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*† Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*† .....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	J. T. JAMES.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	R. H. Hunter.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*† .....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*† .....Lewis	S. J. McNally.
▲Lexington*†....Lafayette	ALEXANDER GRAVES.
•Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking* .....Texas	W. H. Craven.
Lincoln*†..... Benton	See Warsaw.

Town and County.	Name.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†..... Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†..... Pike	JAMES W. REYNOLDS
Lowry City*†.....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†..... Clark	See Kahoka.
Lutesville*†.....Bollinger	See Marblehill.
▲Macon*†..... Macon	JOHN A. WHITE.
Madison*†..... Monroe	George W. Ferrell.
Maitland*†..... Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
▲Mansfield*†.....Wright	L. D. Marr.
Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†..... Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*†.....Webster	HARRY FYAN.
Martinsburg*†.. Audrain	See Mexico.
▲Maryville*†....Nodaway	B. RALEIGH MARTIN.
▲Maysville*†..... DeKalb	Frank Costello.
Mayview*†.... Lafayette	See Higginsville.
McFall*†..... Gentry	C. S. Lockwood.
Meadville*†..... Linn	E. D. Harvey.
▲Memphis*†..... Scotland	N. M. PETTINGILL.
Mendon*†..... Chariton	See Keytesville.
Mendota*†..... Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin†..... Bates	See Butler.
▲Mexico*†.....Audrain	CHARLES R. MACFARLANE
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†..... Clay	L. G. Hopkins.
Moberly*†..... Randolph	WILLARD P. CAVE.
Mokance†..... Callaway	See Tebbetts.
Monett*† .....Barry	JOHN T. BURGESS.
Monroe City*..... Monroe	R. B. Bristow.
Montgomery City*†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†.....Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*†..... Saline	Wm. D. Bush.
▲Neosho*†.....Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	M. T. JANUARY.
Newark* ..... Knox	See Edina.
New Cambria*†.. Macon	B. D. Nortonf.
New Florence*†..Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Barlster.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Niangua..... Webster	See Marshfield.
Norborne*†..... Carroll	A. L. Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*†...Jackson	See Blue Springs.
Odessa*†.....Lafayette	N. M. Houx.
Olean*†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Carthage.
Orrick*†..... Ray	See Richmond.
Osborn*†.....DeKalb	P. M. Hatch.
▲Osceola*†.....St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*†.....Franklin	See Washington.
▲Palmyra*†.....Marion	W. M. BOULWARE.
Paris*†.....Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*†.....Nodaway	See Sheridan.
Pattonsburg*†...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†.....Wayne	Joel Hines.
Pierce City*†...Lawrence	F. C. Johnston.
Pilotgrove*† .....Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*†.....Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	F. B. ELLIS.
Pleasant Hill*†.....Cass	T. H. Cloud.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplar Bluff*†.... Butler	S. M. CHAPMAN.
Portland*† ..... Calloway	See Fulton.
▲Potosi*†.... Washington	E. M. Dearing.
Powersville*†.... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE.
Purdin*†..... Linn	See Laclede.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna* .....Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*†.....Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*†* ..... Ray	BLACK & DE MASTERS.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†.... ....Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*† ..... Andrew	See Savannah.
Rothville*†...Chariton	See Keytesville.
Russellville*†...Cole	See Jefferson City.
Rutledge*† .....Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† .... Chariton	W. S. STOCKWELL.
Sarcoxie*† .....Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	BOOHER & WILLIAMS.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	BARNETT & BARNETT.
Seneca*†.....Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*†..... Shelby	G. W. Humphrey.
▲Shelbyville* .....Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†.....Worth	A. N. Tibbels.
Sikeston*†.....Scott	J. W. Moore.
Silex*†.....Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†.....Saline	C. P. STARTS.
Smithton*†..... Pettis	R. H. Hunter.
Smithville*†.....Clay	Z. S. Collins.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*..McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	RATCLIFFE & RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	B. F. Clark.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD, Refers to the First Nat. Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exch. Bank
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stolts City .....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	James H. Ashurst.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†..... Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
▲Trenton*† .....Grundy	HUGH C. SMITH.
Triplett*† .....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† .....Franklin	Charles F. Gallenkamp.
Union Star*†....De Kalb	Henry Boone.
▲Unionville*† .... Putnam	B. H. BONFOEY.
Urich*† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*† .....Audrain	W. W. Botts.
Verona*† .....Lawrence	See Monett.
▲Versailles*† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*† .....Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*† .Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† .....Benton	H. P. Lay.
Washington*†..Franklin	Jesse B. Schaper.
Watson*† ..... Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*† ....DeKalb	See Maysville.
Weaubleau*.....Hickory	Theodore Ruett.
Webb City*†.....Jasper	A. H. REDDING.
Wellington*†..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*† ....Atchison	J. W. Peck.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*†.... Howell	OLDEN & ORR.
Wheatland* .....Hickory	Wm. D. Harryman.
Wheeling*† ..Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† .....Henry	James P. Allen.
Winfield*† .....Lincoln	W. H. Jackson.
Winigan .....Sullivan	See Greencastle.
Winston*† .....Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia.....P'utnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† .....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch
▲Billings*†...Yellowstone	W. M. JOHNSTON.
▲Boulder*† .....Jefferson	George F. Cowan.
▲Bozeman*† .....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*† .....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* .....Tetlon	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge*†. Deer Lodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN G. WILLIS.
Forsyth*† .....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*† .....Valley	J. J. Kerr.
Glendale* ...Beaver Head	See Dillon.
▲Glendive*† .....Dawson	Thomas C. Holmes.
▲Great Falls*†....Cascade	SAM'L STEPHENSON.
Hamilton*† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*† .....Flathead	Sanford & Grubb.
▲Lewistown*† .....Fergus	W. M. Blackford.
▲Livingston*†.....Park	H. J. MILLER.
▲Miles City*†.....Custer	MILBURN & SANNER.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Neihart*†.....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*† .....Cardon	George W. Pierson.
Sandcoulee*†.....Cascade	See Great Falls.
▲Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockett*.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	J. E. Kanouse.
Twin Bridges*..Madison	See Virginia City.
▲Virginia City*† ..Madison	L. L. Callaway.
▲White SulphurSpgs*Mgtr	M. W. WATERMAN.
Wibaux*† .....Dawson	See Glendive.

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NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•† Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	B. FRANK NEAL.
▲Aurora*•† ..... Hamilton	STANLEY & COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battle Creek*•† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† .... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Ahara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	F. S. HOWELL.
Bloomfield*•† ..... Knox	W. De Fnnk.
▲Bloomington*•† . Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	A. D. RAMSEY.
Blue Springs*•† ..... Gage	C. S. Otis.
Boehlus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† .... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Bruno*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	Guy Laverty.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedar Bluffs*•† . Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† . Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Rosa.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Du Bois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Ladd.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	R. R. HORTH.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guide Rock*•† ... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belkelman.
Hallam*•† ..... Lancaster	See Lincoln.
Hampton*•† ..... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*•† .. Sheridan	D. T. Taylor.
▲Hebron*•† ..... Thayer	J. T. McQUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† .... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	W. P. Freeman.
Johnson*•† ..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	S. H. Smith.

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Town and County.	Name.
Kennard*†..Washington	See Blair.
▲Kimball*† .....Kimball	J. J. Kinney.
Laurel† .....Cedar	F. P. Voter.
Lawrence*† ....Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† .....Colfax	W. H. Carleton.
▲Lexington*†.....Dawson	E. A. COOK.
Liberty*† .....Gage	See Beatrice.
¶▲Lincoln*† ....Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*†.....Platte	Edw. A. Brodboll.
Linwood*† .....Butler	See David City.
Litchfield*† ....Sherman	See Loup.
Lodge Pole*†..Cheyenne	See Sidney.
Long Pine*†.....Brown	J. S. Davisson.
Loomis*† .....Phelps	Thomas L. Doherty.
Lynch* ..... Boyd	Milo Warren.
Louisville*† .....Cass	See Plattsmouth.
▲Loup*† .....Sherman	R. J. Nightingale.
Lyons*† .....Burt	Fremont Everett.
▲Madison*†.....Madison	WILLIS E. REED.
Madrid*†.....Perkins	See Grant.
Malmo*†.....Saunders	See Wahoo.
Marquette*† ....Hamilton	See Aurora.
Mason City*•.....Custer	See Ansley.
Maywood*†.....Frontier	See Stockville.
▲McCook*†.... Redwillow	C. E ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
MeadowGrove*†Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† .....Seward	T. A. Healey.
Millard*† ..... Douglas	J. O Detweiler.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† .....Fillmore	See Geneva.
▲Minden*† ..... Kearney	JOHN W. TIPTON.
Monroe.....Platte	See Columbus.
Morse Bluff*† ..Saunders	See Wahoo.
▲Mullen*†..... Hooker	See Thedford.
Murdock*† .....Cass	H. R. Neltzel.
Murray*†.....Cass	See Plattsmouth.
▲Nebraska City*† ....Otoe	JOHN V. MORGAN.
Nehawka*†.....Cass	See Weeping Water.
▲Neligh*†.....Antelope	Charles H. Kelsey.
▲Nelson*† .....Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*† .....Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† .....Rock	See Bassett.
▲Niobrara* ..... Knox	E. A. Houston.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	W. M. ROBERTSON.
North Bend*†.....Dodge	Ernest Kern.
▲North Platte*†.. Lincoln	WILCOX & HALIGAN.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† .....Burt	W. D. Smith.
Odell*† .....Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*†..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McG&ILTON & HERRING, 421-423 First National Bank Building. References: Omaha National Bank, National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*†..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† .....Antelope	See O'Neill.
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*†..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*†..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*†.... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*• .....Lancaster	John T. Marshall.
▲Papillion*†.....Sarpy	James Hassett.

Town and County.	Name.
▲Pawnee City*†...Pawnee	JOHN B. RAPER.
▲Pender*† .....Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† .....Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† .....Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† .....Pierce	M. H. Leamy.
Platte Center*† ....Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	J. H. HALDEMAN.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† .....Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† .....Cedar	G. W. Witnic.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*†Harlan	N. J. Ludt.
Reynolds*† .....Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† .... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† .....Sheridan	C. Patterson.
Salem*† .....Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† .....Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† .... Fillmore	C. W. Price & Co.
Shubert*† .....Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ....Merrick	See Central City.
Smithfield*† .....Gosper	See Elwood.
Snyder*† .....Dodge	See Fremont.
South Bend*† ..... Cass	See Greenwood.
South Omaha*† .Douglas	Lambert & Sutton.
Spencer* ..... Boyd	Sanford Parker.
Springfield*† .....Sarpy	See Papillion.
▲Springview*† ....Keyapaha	C. E. Lear.
Stamford*† ..... Harlan	See Orleans.
▲Stanton*† .....Stanton	A. A. KEARNEY.
Staplehurst*† .... Seward	See Seward.
St. Edward*† .....Boone	J. E. Wilson.
Steinhauer*† .... Pawnee	See Pawnee City.
Stella*† ..... Richardson	See Falls City.
Sterling*† ..... Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
▲St. Paul*† ..... Howard	B. D. HAYWARD.
Strang*† ..... Fillmore	G. D. Mathewson.
Stratton*† .... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*† ..... Holt	J. A. Rice.
Sumner*† ..... Dawson	See Lexington.
Superior*† .....Nuckolls	C. E. Adams.
Surprise*† .....Butler	See David City.
Sutherland*† .... Lincoln	See North Platte.
Sutton*† ..... Clay	E. E. Hairgrove.
Swanton*† ..... Saline	See Wilber.
Syracuse*† ..... Otoe	F. E. Brown.
Table Rock*† ....Pawnee	See Pawnee City.
Talmage*† ..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† ....Johnson	J. S. DINSMORE & SON.
▲Tekamah*† .....Burt	A. N. Corbin, Jr.
Thayer*† ..... York	See York.
▲Thedford*† .....Thomas	John H. Evans.
Tilden*† .....Madison	F. L. Putney.
Tobias*† ..... Saline	See Fairbury.
▲Trenton*† .....Hitchcock	W. O. Robinson.
▲Tryon..... McPherson	See North Platte.
Ulysses*† .....Butler	C. M. Skiles.
Unadilla*† ..... Otoe	See Syracuse.
Union*† ..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*† .....Franklin	See Holdrege.
Utica*† ..... Seward	H. M. Coleman.
▲Valentine*† .....Cherry	F. M. Walcott.
Valley*† .....Douglas	See Omaha.
Valparaiso*† ... Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*† ..... Richardson	See Falls City.
Vesta*† ..... Johnson	See Tecumseh.
Waco*† ..... York	See York.
▲Wahoo*† ..... Saunders	M. NEWMAN.
Wakefield*† .....Dixon	J. H. Brown.
Wallace*† .....Lincoln	P. L. Harper.
Wauneta*† ..... Chase	See Imperial.
Wausa*† ..... Knox	H. M. McLeod.
Waverly*† .....Lancaster	See Lincoln.
▲Wayne*† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*† ...Cass	A. L. Timblin.
Western*† ..... Saline	See Wilber.
Weston*† ..... Saunders	See Wahoo.
▲West Point*† ....Cuming	T. M. MOODIE.
▲Wilber*† ..... Saline	J. H. Grimm.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wilcox*•† ..... Kearney	E. C. Dailey.
Wilsonville*•† ..... Furnas	See Beaver City.
Winside*•† ..... Wayne	H. E. Simons.
Wisner*•† ..... Cuming	Oliver Oleson.
Wood Lake*•† ..... Cherry	See Valentine.
Wood River*•† ..... Hall	O M. Quackenbush.
Wymore*•† ..... Gage	A. D. McCandless.
▲York*•† ..... York	CHARLES F. STROMAN.
Yutan*•† ..... Saunders	See Wahoo.

NEVADA.

▲Austin*•† ..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*† .. Esmeralda	See Hawthorne.
¶▲Carson City*•† .. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•† ..... Lyon	John Lothrop.
▲Elko*•† ..... Elko	E. S. Farrington.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*•† ..... Eureka	P. Breen.
Gardnerville*• .... Douglas	See Genoa.
▲Genoa*• ..... Douglas	D. W. Virgin.
▲Hawthorne*•† . Esmeralda	George S. Green.
▲Pioche*†.....•† ..... Lincoln	George S. Sawyer.
▲Reno*•† ..... Washoe	S. SUMMERFIELD.
▲Stillwater ..... Churchill	T. H. Kent.
▲Virginia City*•† ..... Storey	W. E. F. DEAL.
Wadsworth*•† ..... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•† ..... Belknap	See Laconia.
Andover*•† ... Merrimack	Barron Shirley.
Ashland*•† ..... Grafton	James L. Wilson.
Berlin*•† ..... Coos	CHAMBERLIN & RICH.
Bristol*•† ..... Grafton	Dearborn & Chase.
Canaan*•† ..... Grafton	Geo. W. Murray.
Charlestown*•† .. Sullivan	See Claremont.
Claremont*•† ..... Sullivan	COLBY & SON.
▲Colebrook*•† ..... Coos	T. F. Johnson.
¶▲Concord*•† .. Merrimack	STREETER, WALKER & HOLLIS.
Conway*•† ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•† ..... Strafford	W. F. NASON.
East Jaffrey*•† .. Cheshire	See Peterboro.
Epping*•† ... Rockingham	W. H. Drury.
▲Exeter*•† ... Rockingham	EASTMAN & HOLLIS.
Farmington*•† .. Strafford	Samuel S. Parker.
Fitzwilliam*• .... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•† ... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom* ..... Carroll	See Conway.
Goffstown*•† ... Hillsboro	Samuel Upton.
Gorham*•† ..... Coos	A. B. Evans.
Great Falls*† ..... Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•† ..... Grafton	George H. Hitchcock.
▲Haverhill*•† ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•† ..... Cheshire	E. J. Temple.
▲Keene*•† ..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*•† ..... Belknap	STONE & SHANNON.
Lakeport*•† ..... Belknap	Hibbard & Hibbard.
▲Lancaster*•† ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•† ..... Grafton	George F. Morris.
Littleton*•† ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•† .. Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*•† ..... Belknap	Bertram Blaisdell.
Milford*•† ..... Hillsboro	E. I. Kendall.
▲Nashua*•† ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•† ..... Sullivan	A. S. WAIT.
North Conway*•† Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•† ..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•† ... Hillsboro	J. F. Brennan.
Pittsfield*•† ... Merrimack	E. A. Lane.
▲Plymouth*•† ..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	JOHN W. KELLEY.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† ... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•† ... Merrimack	Almon F. Burbank.
Tilton*•† ..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*•† ..... Carroll	Arthur L. Foote.
Walpole*•† ..... Cheshire	J. G. Bellows.
Whitefield*•† ..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•† .. Cheshire	H. W. Brigham.
Wolfboro*•† ..... Carroll	SEWELL W. ABBOTT.
Woodsville*•† .... Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•† ..... Salem	See Salem.
Arlington*•† ..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	THOMPSON & COLE.
Atlantic High'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•† ..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•† ..... Essex	Skinner & Ten Eyck.
Belmar*•† ..... Monmouth	See Asbury Park.
▲Belvidere*•† ..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†. Hudson	See Bayonne.
Beverly*•† ..... Burlington	See Burlington.
Bloomfield*•† ..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•† ..... Morris	See Paterson.
Caldwell*† ..... Essex	See Montclair.
▲Camden*•† ..... Camden	HENRY I. BUDD, JR.
Cape May*•† ..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•† ..... Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•† ..... Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingwood*•... Camden	See Camden.
Cramer Hill*†..... Camden	See Camden.
Cranbury*†..... Middlesex	A. S. Appelget.
Cranford*•† ..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•† ..... Morris	J. H. NEIGHBOUR.
East Orange*†..... Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•† ..... Union	P. H. GILLOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*•† ..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•† ... Monmouth	F. P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	Wm. M. Johnson.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†... Camden	Chas. R. Stevenson.
Hammonton*•† .. Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.... Mercer	S. M. Schenck.
Hoboken*•† ..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•† ..... Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•† .... Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney ..... Hudson	See Jersey City.
Keyport*•† .... Monmouth	B. B. Ogden.
Lakewood*•† ..... Ocean	T. J. R. Brown.
Lambertville*† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•† ..... Morris	C. A. Rathbun.
Manasquan*•†. Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	R. W. Dayton.
▲May's Landing*•†Atlantic	JOHN C. REED.
Medford*•† ... Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Milburn*†..... Essex	See Orange.
Millville*•† . Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•† ..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•† ..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† .....Essex	BLAKE & HOWE.
Oxford*•† .....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Darling.
Perth Amboy*•†Middlesex	C. C. HAMMON.
Phillipsburg*•† .. Warren	L. Blair Reffey.
Plainfield*•† .....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†..Burlington	See Burlington.
Rockaway*•†..... Morris	John F. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	W. T. HILLIARD.
Seabright*•†..Monmouth	See Atlantic Highlands.
Sea Isle City*•†..Cape May	Thos. W. Sudlum.
▲Somerville*•†....Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•†..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*† .....Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†.... Warren	William A. Stryker.
Weehawken*†..... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York ..Hudson	See Hoboken.
Woodbridge*†. Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo.....Otero	William A. Hawkins.
▲Albuquerque*•† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad*•†..... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† .....Union	O. T. Toombs.
Deming*•†..... .....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones.
Eddy*•† .....Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲LasCruces*•† DonnaAnna	S. B. Newcomb.
▲Las Vegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*..... .....Lincoln	E. W. HULBERT.
▲Los Lunas*•†.....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•†.... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H, Seaberg.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*•†..... Jefferson	A. F. & T. F. Saunders.
Addison*•†..... Steuben	DELMAR M. DARRIN.
Afton*•†..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† .....Dutchess	George H. Swift.
Amityville*•†..... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† .... Jefferson	John C. Trolan.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle. .....Washington	John B. Conway.
Attica*•† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•†.....Cayuga	John A. Hudson.
Avoca*•†..... Steuben	E. W. Bozard.
Avon*•† .....Livingston	Wm. Carter.
Babylon*•† .....Suffolk	J. R. Reid.
Bainbridge*•†..Chenango	George I. Skinner.
Baldwinsville*•†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*•†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•† ..... Genesee	ARTHUR E. CLARK.
▲Bath*•†..... Steuben	REUBEN R. LYON.
Bay Shore*•†.....Suffolk	E. S. Monbray.
Belfast*•†..... Allegany	See Angelica.
▲Belmont*•†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genesee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*•†..... Allegany	Curtis & Bliss.
Boonville*•† ..... Oneida	B. A. Capron.
Brewster*•†..... Putnam	A. J. Miller.
Brockport*•† .... Monroe	DANIEL HOLMES.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*•† ..... Kings	See New York City.
Buffalo*•† .....Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D. C Hebbard.
Cambridge*•† Washingt'n	Westfall & Hill.
Cambden*•† ..... Onedia	P. H. FITZGERALD.
Campbell*•†..... Steuben	See Corning.
Canajoharie*•† ..Montg'y	H. L. Huston.
▲Cananddaigua*•† .Ontario	F. H. HAMLIN.
Canaseraga*•† .. Allegany	D. H. Holliday.
Canastota*•† .... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego.
Canisteo*•† ..... Steuben	Eli Soule.
▲Canton*•† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•†Jefferson	MORRIS E. LEE.
▲Carmel*•† .....Putnam	George E. Anderson.
Carthage*•†.....Jefferson	A. E. KILBY.
Castile*•†..... Wyoming	E. B. Windsor.
Castleton*•†....Rensselaer	B. W. Stryker.
▲Catskill*•† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† ....Madison	M. H. Kiley.
Champlain*•† .... Clinton	W. H. Dunn.
Chateaugay*•† ..Franklin	A. B. Cooney.
Chatham*•† .... Columbia	McCLELLAN & DARDESS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Cherry Cr'k*•†Chaut'qua	E. M. Curtis.
Cherry Valley*•† .Otsego	S. W. Barnum.
Chester*•† .....Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*•†....Monroe	See Brockport.
Cincinnatus*•...Cortland	John H. Murray.
Clayton*•† ..... Jefferson	W. H. REES.
Cleveland*•† .....Oswego	James Gallagher.
Clifton Springs*•†Ontario	E. A. Griffith.
Clinton*•† ..... Oneida	Martin & Ives.
Clyde*•† ..... Wayne	George W. Cowles.
Cobleskill*•†...Schoharie	C. H. Holmes.
Cohocton*•† .....Steuben	S. J. Depew.
Cohoes*•† .. ..Albany	HENRY A. STRONG.
Cold Spring*•† ...Putnam	W. H. Haldane.
College Point*•†..Queens	Wm. Sutter.
▲Cooperstown*•†...Otsego	Charles T. Brewer.
Corning*•† .....Steuben	WM. J. TULLY.
Cornwall on H.*•†.Orange	Daniel E. Pope.
▲Cortland*•† .....Cortland	S. S. KNOX.
Coxsackie*•† .....Greene	See Catskill.
Crown Point*•† ....Essex	See Port Henry.
Cuba*•† .....Allegany	J. C. Leggett.
Dansville*•† ..Livingston	B. G. FOSS.
Dayton*•† ...Cattaraugus	N. M. Allen.
▲Delhi*•† .....Delaware	Wagner & Fisher.
Depew*•†.....Erie	See Lancaster.
Deposit*•†.....Broome	C. E. Scott.
Deruyter*•† .....Madison	W. E. Burdick.
Dobb's Ferry *•†Westch'r	Townsend & McClelland.
Dolgeville*•†...Herkimer	Geo. R. Ward.
Dover Plains*•†.Dutchess	See Poughkeepsie.
Dundee*•† .....Yates	LEWIS J. WILKIN.
Dunkirk*•† .....Chautauqua	STEARNS & WARNER.
Earlville *•†....Chenango	S. B. Cloyes.
East Aurora *•†.....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*•†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*•† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*•† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*•† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*•†.....Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*•† .....Madison	See Morrisville.
Fairport*•†.....Monroe	See Rochester.
Farmer*•† .....Seneca	See Ovid.
Far Rockaway*•†.Queens	See Jamaica.
Fayetteville*•† Onondaga	Clarence Austin.
Fillmore*•† .....Allegany	R. L. Richardson.
Fishkill*•† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*•†Dutc's	J. F. Schlosser.
Flushing*•† .....Queens	M. D. GOULD.
▲Fonda*•†....Montgomery	J. S. Sitterley.
Forestville*•† Chautauq'a	A. W. Hull.
Fort Ann*•†. Washington	See Sandyhill.
Fort Edward*•†Wash'ton	A. D. Wait.
Fort Plain*•†Montgom'ry	D. C. Shuits.
Frankfort*•†...Herkimer	H. H. Ingham.
Franklin*•† .....Delaware	L. F. Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† .Chautauqua	B. F. SKINNER.
Freeport*•† .....Nassau	George Wallace.
Friendship*•† ...Allegany	A. L. Elliott.
Fulton*•†.....Oswego	MEAD & STRANAHAN.
Fultonville*•†Montgom'y	R. B. Fish.
Gainesville*•†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*•† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glen Cove*•† .....Nassau	E. T. Payne.
Glens Falls*•† .... Warren	A. J. CHERITREE.
Gloversville*•† ....Fulton	BAKER & BURTON.
▲Goshen*•†.....Orange	J. W. GOTT.
Gouverneur*•†.St.Law'ce	Conger & Orvis.
Gowanda*•† .Cattaraugus	F. J. Blackman.
Granville*•† .Washington	S. E. Everets.
Greene*•† .....Chenango	M. F. Porter.
Greenport*•†.....Suffolk	LE ROY E. RAYNOR.
Greenwich*•† Washingt'n	C. C. Vankirk.
Groton*•†.....Tompkins	H. S. Hopkins.
Hamburg*•†.....Erie	Fayette Kelly.
Hamilton*•† .....Madison	Joseph Mason.
Hammondsport*•†.Steu'n	W. S. Drew.
Hancock*•†.....Delaware	Frank Taylor.
Hannibal*•† .....Oswego	D. D. Metcalf.
Havana*•† .....Schuyler	See Watkins.
Haverstraw*•† .Rockland	THOMAS H. LEE.
Hempstead*•† .....Nassau	A. R. Griffin.
▲Herkimer*•† ...Herkimer	C. E. SNYDER.
Hermitage .....Wyoming	See Warsaw.
Hobart*•†.....Delaware	Edward O'Connor.
Holland*•† .....Erie	See East Aurora.
Holland Patent*•† Oneida	W. J. Williams.
Holley*•†.....Orleans	H. O. Jones.
Homer*•† .....Cortland	E. L. Stone.

Town and County.	Name.
Honeoye Falls*•†.Monroe	C. A. Stuart.
Hoosick Falls*•† Rensse'r	GEO. E. & H. J. GREENE.
Hornellsville*•†..Steuben	BEARD & ALLEN.
Horseheads*•†...Chemung	D. C. Curtis.
▲Hudson*•† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*•† ...Suffolk	THOMAS YOUNG.
Ilion*•† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*•†.....Tompkins	MURRAY E. POOLE.
▲Jamaica*•† .....Queens	WILLIAM W. GILLEN.
Jamestown*•† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*•† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*•† ....Essex	Hewitt & Wolcott.
Kinderhook*•† Columbia	Gerrit S. Collier.
▲Kingston*•† .....Ulster	JOHN G. VAN ETTEN.
Lake George .....Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*•† .....Erie	H. B. Van Peyma.
Lansingburg*•†.Rensselr	H. N. GREENE.
Le Roy*•† .....Genesee	W. H. Smith.
Liberty*•†.....Sullivan	D. S. Hill.
Lima*•† .....Livingston	H. H. Thompson.
Littlefalls*•† .. Herkimer	FRED I. SMALL.
▲Little Valley*•†.Cattar'us	Ernest H. Woodruff.
Livonia*•†.....Livingston	Charles Ward.
Locke*•†.....Cayuga	See Moravia.
▲Lockport*•† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*•† Qu'ns	MANLEY & WADLEY.
▲Lowville*•†.....Lewis	Fred. C. Schraub.
▲Lyons*•†.....Wayne	DWIGHT S. CHAMBEBLAIN.
Madrid*•....St. Lawrence	F. J. Merriman.
▲Malone*•† .....Franklin	JOHN I. GILBERT.
Mamaroneck*•†Westc'ter	See New Rochelle.
Marathon*•†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*•† .. Dutchess	S. K. Phillips.
▲Mayville*•†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*•†..... Oswego	C. L. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†....Niagara	G. F. Thompson.
Middletown*•†....Orange	DILL & COX.
Milford*• .....Otsego	J. V. Guernsey.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	Collins Sheldon.
Mineola*•† .....Nassau	See Hempstead.
Mohawk*•†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*•.. New York	See New York City.
▲Morrisville*•† ...Madison	H. B. Coman.
Mt. Kisco*•† Westchester	See New Rochelle.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†..Westc'ter	JOHN M. GORHAM.
Naples*•†..... Ontario	Lincoln & Lincoln.
Newark*•† ..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	YOUNG & TERRY.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
" ..... "	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MILTON W. NEIL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† .....Chenango	GEO. W. RAY.
Norwood*•†.St.Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St.L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	CARY, RUMSEY & HASTINGS.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	George M Bristol.
▲Oswego*•†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*•† .....Seneca	Benjamin Franklin.
▲Owego*•†.....Tioga	H. AUSTIN CLARK.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	JOHN T. KNOX.
Perry*•† .....Wyoming	Morris A. Lovejoy.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno.
▲Plattsburg*•† .....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†.Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† .....Orange	WILLIAM H. CRANE.
Potsdam*•† .St. Lawrence	A. X. Parker.
▲Poughkeepsie*•†Dutchess	WILKINSON & COSSUM.
Prattsburg*• .....Steuben	James Flaherty.
Pulaski*•† .....Oswego	Irving G Hubbs.
Randolph*•†.Cattaraugus	Crowley & Terry.
Red Creek*•† .....Wayne	C. O. Peterson.
Red Hook*•†.....Dutchess	J. W. Elseffer.
Rensselaer•...Rensselaer	See Troy.
Rhinebeck*† .....Dutchess	A. Lee Wager.
Richfield Springs*•†O'tego	J. D. Reed.
▲Richmond*† ...Richmond	See New York City.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† .....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†.....Oneida	A. DELOS KNEELAND.
Rondout*•† .....Ulster	De Witt Roosa.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† .....Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*•†...Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	E. B. Whittaker.
Sayville*•†.....Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	W E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•† .....Seneca	HAMMOND & HAMMOND.
Sherburne*•†.....Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† ....Ontario	W. C. Ellis.
Sidney*•†.....Delaware	WILLIAM THORP.
Silver Creek*•†.Ch'tau'qua	C. G. Babcock.
Sinclairville*•†. Ch'tau'qua	O. Edson.
Sing Sing*•†. Westchester	STUART BAKER.
Skaneateles*•†. Onondaga	C. R. Milford.
Sodus*•†.....Wayne	B. C. Reede.
Southampton*•†..Suffolk	Henry H. Chatfield.
Southold*•† .....Suffolk	Albert C. Case.
Spencer*•†.....Tioga	C. O. Seaburg.
Springville*•† .....Erie	E. A. Scott.
Stamford*•† ....Delaware	C. L. Andrus.
Stapleton*† .....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*....Chautauqua	See Dunkirk.
Suspension Bridge*•†N'g'a	See Niagara Falls.
▲Syracuse*•† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*•†Westchest'r	H. C. GRIFFIN.
Theresa*•† .....Jefferson	C. A. Van Allen.
Ticonderoga*•†.....Essex	H. D. Hoffnagle.
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*•† .....Otsego	See Oneonta.
Union Springs*•†.Cayuga	Arthur M. Seekel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	Ellis A. Griffith.
Walden*•† .....Orange	A. S. Embler.
Walton*•† .....Delaware	Fancher & White.
Wappinger's Falls*•†Duc's	George Wood.
Warrensburg*•†..Warren	L. E. REOUX.
▲Warsaw*•† .....Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† .....Orange	F. V. Sanford.
Waterford*•†.....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ...Jefferson	WALTS & PITCHER.
Watervliet*•† .....Oneida	L. P. Fuess.
Watervliet .....Albany	See Troy.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	F. A. Bell.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† .....Cayuga	A. W. Shurtleff.
Wellsville*•† .....Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•†. Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	V. J. Oothout.
West Winfield*•† H'kimer	M. M. Crandall.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Whitehall*•†..Washington	A. D. BARTHOLOMEW.
▲White Plains*•†W'chester	ROBERT E. FARLEY.
Williamson*•†.....Wayne	Jacob Brower.
Wolcott*•† .....Wayne	E. H. Kellogg.
Woodhaven*•†.....Queens	Wm. F. Wykoff.
Worcester*•†.....Otsego	Holmes & Waterman.
Yonkers*•†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*•†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*•†...Buncombe	CHARLES A. MOORE.
Aurora* .....Beaufort	See Washington.
▲Bakersville* .....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*•† .....Swain	Bryson & Black.
▲Burgaw*•†.....Pender	R. G. Grady.
Burlington*•†...Alamance	Charles E. McClean..
▲Burnsville* .....Yancey	McElroy & Moore.
▲Camden* .....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	F. W. J. ADAMS.
Chapel Hill*•†.... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†.....Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*•†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gorden.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•†.....Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†.Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•†.....Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	A. G. Manguin.
▲Gatesville*.....Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•†.....Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•† .....Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†.....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Kooncgay.
Kings Mountain*•†Clev'l'd	See Gastonia.
▲Kinston*•†.....Lenoir	W. D. POLLOCK.
La Grange*•†.....Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•†.....Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†.... Lincoln	A. L. Quickel.
Littleton*•†.....Halifax	S. G. Daniel.
▲Louisburg*•†.... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†.....Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•†.....Burke	Avery & Ervin.
Mount Airy*•†.....Surry	Carter & Lewellyn.
▲Murphy*•†.....Cherokee	R. L. Cooper.
▲Nashville*•† ..... Nash	R. A. P. Cooley.
▲Newbern*•†..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*•†. Wilkes	See Wilkesboro.
▲Oxford*•†.....Granville	HICKS & MINOR.
Pilotmountain*•†...Surry	Holcomb & McGuffin.
▲Pittsboro*•†.....Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*•† ..... Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*..... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†..... Person	Kitchin & Kitchin.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•†.....Forsyth	See Winston-Salem.
▲Salisbury*•†..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*•†.....Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†..Beaufort	B. B. NICHOLSON.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* .....Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.
▲Wilkesboro*•†.... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No. Han'er	JOHN D. BELLAMY.' Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	S. G. NEWBORN.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*•† .Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*•†.....Nelson	See Lakota.
Ardoch*•†.....Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	W. J. Burke.
Bisbee.....Towner	See Canto.
¶▲Bismarck*•†.... Burleigh	F. H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Bowbells*•†..... Ward	See Towner.
Bowdon.....Wells	See Harvey.
Braddocks..... Emmons	See Williamsport.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•† .....Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•†..... Cass	See Fargo.
Cavalier*•†..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•†... Griggs	DAVID BARTLETT.
Courtenay*•†...Stutsman	J. C. Parks.
Crary*•†..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delamere..... Sargent	See Milnor.
▲Devil's Lake*•†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*•†..... Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	Robert Ferguson.
Dresdene..... Cavalier	See Langdon.
Edgeley*•†..... La Moure	C. W. Fellows.
Edinburg*•†..... Walsh	See Park River.
▲Ellendale*•†..... Dickey	James M. Austin.
Emerado*•†. Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Fred Underwood.
Fairmount*•†... Richland	Charles A. Tuttle.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Fingal*†.....Barnes	Thomas Casey.
Finley*†.....Steele	F. W. Ames.
Forest River*†....Walsh	See Grafton.
▲Forman*†.....Sargent	BISHOP, GRONER & McKENZIE.
Gilby*†.....Grand Forks	See Grand Forks.
Glenullin*.....Morton	See Dickinson.
▲Grafton*†.....Walsh	GRAY & McMURCHIE.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks.
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank.
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*†.....Cass	See Fargo.
Hamilton*†....Pembina	See St. Thomas.
Hankinson*†...Richland	J. B. Taylor.
Hannah*†.....Cavalier	C. R. McMillan.
Harvey*†.....Wells	OTTO GRETHEN.
Hatton*†.....Traill	See Hillsboro.
Hebron*†.....Morton	See Mandan.
▲Hillsboro*†.....Traill	CARMODY & LESLIE.
Hope*†.....Steele	C. S. SHIPPY.
Hunter*†.....Cass	See Fargo.
Inkster*†...Grand Forks	See Grand Forks.
▲Jamestown*†. Stutsman	S. E. ELLSWORTH.
Kenmare*†.....Ward	See Minot.
Kindred*†.....Cass	See Fargo.
Kulm*†.....La Moure	J. B. Sharpe.
▲Lakota*†.....Nelson	A. E. SHEETS.
▲Lamoure*†.....LaMoure	B. W. S. Blackwell.
▲Langdon*†.....Cavalier	J. C. Monnet.
Larimore*†.Grand Forks	J. D. Campbell.
Leeds*†.....Benson	E. Berglund.
Lidgerwood*†..Richland	A. L. Parsons.
Linton.....Emmons	See Williamsport.
▲Lisbon*†.....Ransom	H. DOHERTY.
▲Mandan*†.....Morton	E. C. Rice.
Mayville*†.....Traill	F. W. Ames.
▲Medora†.....Billings	See Dickinson.
Michigan*.....Nelson	W. H. Smith.
Milnor*†.....Sargent	O. S. Senn.
Milton*†.....Cavalier	Thompson & Gibson.
▲Minnewaukon*†. Benson	O. D. Comstock.
Minot*†.....Ward	James Johnson.
Minto*†.....Walsh	A. C. DePUY.
Monango*†.....Dickey	See Ellendale.
▲Napoleon*.....Logan	See Kulm.
Neche*†.....Pembina	See Hathgate.
▲New Rockford*†...Eddy	MADDUX & HAMBECHT.
New Salem*.....Morton	See Mandan.
Northwood*†Grand F'ks	M. V. LINWELL.
Oakes*†.....Dickey	George H. Fay.
Omemee*.....Bottineau	See Towner.
Osnabrock*†...Cavalier	See Milton.
Page*†.....Cass	See Fargo.
Park River*†.....Walsh	G. W. Young.
▲Pembina*†.....Pembina	W. J. Kneeshaw.
Portland*†.....Traill	G. A. White.
Reynolds*†.Grand Forks	See Grand Forks.
▲Rolla*†.....Rolette	John Burke.
▲Rugby*†.....Pierce	L. N. Torson.
Sanger.....Oliver	See Bismarck.
Sheldon*†.....Ransom	C. A. Gram.
▲Sherbrooke*.....Steele	George Murray.
Sheyenne*†.....Eddy	See Rockford.
▲Stanton.....Mercer	See Mandan.
▲Steele*†.....Kidder	See Bismarck.
St. Thomas*†...Pembina	G. S. Hager.
Thompson*†Grand F'rks	See Grand Forks.
Tower City*†.....Cass	See Fargo.
▲Towner*†.....McHenry	GEORGE W. POAGUE.
▲Valley City*†.....Barnes	BURKE & LINDLAND.
▲Wahpeton*†.....Richland	F. B. LAMBERT.
Walhalla*.....Pembina	T. D. Stack.
▲Washburn*.....McLean	E. A. Lamb.
Wheatland*†.....Cass	See Fargo.
▲Williamsport*...Emmons	H. A. Armstrong.
▲Williston*†.....Williams	R. H. Copeland.
Willow City*†.Bottineau	See Towner
Wimbledon*†....Barnes	See Valley City.
Wishek*.....McIntosh	Wishek & Guy.
Wyndmere†.....Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*†.....Hardin	Clark, Axline & Fess.
▲Akron*†.....Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*†.....Stark	J. W. CRANE.
Andover*†....Ashtabula	F. J. Bishop.
Ansonia*†.....Darke	See Greenville.
Antioch*.....Monroe	See Woodsfield.
Antwerp*†.....Paulding	M. A. Wert.
Arcanum*†.....Darke	J. B. Mundhuck.
Archbold*†.....Fulton	August Ruihley.
Arlington*†....Hancock	See Dunkirk.
▲Ashland*†.....Ashland	CAMPBELL & SEMPLE.
Ashley*†.....Delaware	See Delaware.
Ashtabula*†...Ashtabula	HOYT & MUNSELL.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*†.....Pickaway	G. W. Morrison.
▲Athens*†.....Athens	GROSVENOR, JONES & WORSTELL.
Attica*†.....Seneca	Lester Sutton.
Bainbridge*†.....Ross	J. G. Whitaker.
Barberton*†.....Summit	CHARLES AMMERMAN.
Barnesville*†...Belmont	C. J. Howard.
Basil*†.....Fairfield	E. F. Holland.
▲Batavia*†.....Clermont	Frazier & Hicks.
Beach City*†.....Stark	See Alliance.
Bedford*†.....Cuyahoga	See Cleveland.
Bellaire*†.....Belmont	J. A. GALLAHER.
Belle Centre*†....Logan	See Bellefontaine.
▲Bellefontaine*†...Logan	A. JAY MILLER.
Bellevue*†.....Huron	J. B. Miller.
Bellville*.....Richland	Andrew Stevenson.
Belmont*†.....Belmont	See St. Clairsville.
Berea*†.....Cuyahoga	G. A. HUBBARD.
Bergholz*.....Jefferson	John J. Watson.
Berlin Heights*†....Erie	F. E. Conner, Jr.
Beverly*†.....Washington	J. C. Preston.
Blanchester*†.....Clinton	P. SAVAGE.
Bloomdale*†.....Wood	E. D. Bloom.
Bloomingburg*†Fayette	Humphrey Jones.
Bloomville*†.....Seneca	J. R. Wilson.
Bluffton*†.....Allen	A. J. Owens.
Botkins*†.....Shelby	See Sidney.
Bowersville*.....Greene	C. S. Perkins.
▲Bowling Green*†..Wood	BALDWIN & HARRINGTON.
Bradford*†.....Miami	W. Vermilion.
Bradner*†.....Wood	See Bowling Green.
Bremen*†.....Fairfield	Frank Thompson.
Bridgeport*†...Belmont	Driggs & Heinlein.
Brooklyn*†.....Cuyahoga	See Cleveland.
Brookville*†Montg'mery	See Miamisburg.
▲Bryan*†.....Williams	M. M. BOOTHMAN.
▲Bucyrus*†.....Crawford	EDWARD VOLLRATH.
Burton*†.....Geauga	George W. Jacques.
Butler*†.....Richland	W. W. Scott.
▲Cadiz*†.....Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*†.....Noble	W. C. Okey.
Caledonia*†.....Marion	See Marion.
▲Cambridge*†...Guernsey	MATTHEWS & HEADE.
Camden*†.....Preble	F. G. Shuey.
Canal Dover*†Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†.....Stark	A. J. Kittinger.
Canal Winchester*†Fr'in	W. H. Lane.
Canfield*†.....Mahoning	See Youngstown.
▲Canton*†.....Stark	JOHN H. SPONSELLER.
Cardington*†....Morrow	W. P. Vaughan.
Carey*†.....Wyandot	H. G. Chambers.
▲Carrollton*†.....Carroll	FIMPLE & McDONALD.
Cedarville*†.....Greene	Robert Hood.
▲Celina*†.....Mercer	JOHN KRAMER.
Centerburg*†.....Knox	W. O. Bowers.
Chagrin Falls*†.Cuy'oga	E. P. Wilmot.
▲Chardon*†.....Geauga	METCALFE & KING.
Chicago*.....Huron	William G. Burwell.
▲Chillicothe*†.....Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*†...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st. Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Cincinnati*† ...Hamilton (*Continued.*)	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarkaville*† .....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	ALLEN M. COX.
Continental*† ...Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† .....Perry	T. M. Potter.
Cortland*† .....Trumbull	John J. Sullivan.
▲Coshocton*† ..Coshocton	POMERENE & POMERENE.
Covington*† .....Miami	W. H. Nill.
Crestline*† ....Crawford	R. W. MILLER.
Creston*† .....Wayne	Price Russell.
Croton*† .....Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet† .....Wood	See Bowling Green.
Danville*† .....Knox	Clinton M. Rice.
▲Dayton*† ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*† .....Logan	Huston & Curl.
▲Delaware*† ....Delaware	W. A. HALL.
Delphos*† .....Allen	B. J. BROTHERTON.
Delta*† .....Fulton	M. B. Cottrell.
Dennison*† ..Tuscarawas	A. W. Elson.
Deshler*† .....Henry	A. D. Donovan.
Doylestown*† .....Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† .....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*† .Col'bia	WILLIAM H. VODREY.
East Palestine*† ..Col'bia	John H. Logan.
▲Eaton*† .....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*† .....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*† .....Ottawa	George W. Keightley.
▲Elyria*† .....Lorain	E. G. JOHNSON.
Euclid*† .....Cuyahoga	See Cleveland.
Fayette*† .....Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*† .....Hancock	BURKETT & BURKETT.
Flushing*† .....Belmont	A. M. Brown.
Forest*† .....Hardin	Russell Price.
Fort Recovery*† .Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† .....Harrison	B. W. Rowland.
▲Fremont*† .....Sandusky	JAMES H. FOWLER.
Galion*† .....Crawford	R. W. Johnston.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
Gambier .....Knox	See Mount Vernon.
Garrettsville*† ..Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† .....Trumbull	R. W. Deemer.
Glenville*† ....Cuyahoga	See Cleveland.
Glouster*† .....Athens	A. A. Amos & Bro.
Grafton*† .....Lorain	See Elyria.
Granville*† .....Licking	E. J. Dorsey.
Greenfield*† ....Highland	DICKEY & HEISKELL.
Green Spring*† ....Seneca	C. S. Burton.
▲Greenville*† .....Darke	ANDERSON & BOWMAN.
Greenwich*† ..... Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W Pickering.
▲Hamilton*† ..... Butler	MAREY, ANDREWS & MOREY.
Harpster*† .....Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† ....Defiance	L. E. Griffin.
Highland*† .....Highland	See Lebanon.
▲Hillsboro*† ....Highland	STEELE & SAMS.
Holgate*† .....Henry	E. F. Thompson.
Hubbard*† .....Trumbull	Milton B. Lestie.
Hudson*† ..... Summit	H. B. Foster.

Town and County.	Name.
Huron*† .....Erie	C. M. Ray.
▲Ironton*† .....Lawrence	CORN & THOMPSON.
▲Jackson*† .....Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† .....Greene	W. A. Paxson.
▲Jefferson*† ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† .Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .....Licking	G. W. Lewis.
Kalida* .....Putnam	See Columbus Grove.
Kent*† .....Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† .....Ross	See Chillicothe.
Kinsman*† .....Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
La Rue*† ..... Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† ..Columbiana	C. D. Dickinson.
Leipsic*† .....Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
▲Liberty Center*† . Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J R MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† .....Medina	See Cres'on.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† .....Madison	Durflinger & Emery.
Lorain*† ..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ...Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† ..... Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† .... Clinton	A. Harris.
▲Marysville*† ..... Union	PORTER & PORTER.
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	W. E. N. HEMPERLY.
Maumee*† ..... Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† .... Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† .. Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† ..... Warren	T. C. Welch.
Moscow*• ..... Clermont	See Felicity.
Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† ..Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† ..... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† . Auglaize	See St. Mary.
New Carlisle*† ..... Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	See Washington.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† ... Huron	R. C. Powers.
New Madison*† ... Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† . Tus'as	NEELY & PATRICK.
New Richmond*• . Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	F. W. Kelly.
New Washin'n*† . Craw'd	H. M. Cory.
Niles*† ..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*† .. Wood	S. P. Harrison.
North Fairfield*† . Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† ..... Jackson	J. E. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Oberlin*•† ..... Lorain	W. B. BEDORTKA.
Ohio City*•† ... Van Wert	See Van Wert.
Orrville*•† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor.
Osborn*•† ..... Greene	R. H. Swadner.
Ostrander*•† ... Delaware	See Delaware.
▲Ottawa*•† ..... Putnam	Watts & Moore.
Oxford*•† ..... Butler	E. E. Williams.
▲Painesville*•† ..... Lake	W. A. BREED.
Pataskala*•† ..... Licking	See Newark.
▲Paulding*•† ..... Paulding	SNOOK & SAVAGE.
Payne*•† ..... Paulding	M. B. Everitt.
Peebles*•† ..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	J. S. Hoyman.
Perrysburg*•† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*•† ..... Miami	JOHN C. GEYER.
Plain City*•† ..... Madison	H. C. Black.
Pleasant City*•†Guernsey	L. S. Garber.
Plymouth*•† ..... Richland	F. D. Gunsoullus.
Poland*•† ..... Mahoning	See Youngstown.
▲Pomeroy*•† ..... Meigs	D. L. BRADBURY.
▲Port Clinton*•† ... Ottawa	S. P. Alexander.
▲Portsmouth*•† ..... Scioto	NOAH J. DEVER.
Prairie Depot*•† .... Wood	Frank Graham.
Prospect*•† ..... Marion	See Marion.
Quaker City*•† . Guernsey	J. L. Douglas.
▲Ravenna*•† ..... Portage	J. H. NICHOLS.
Richwood*•† ..... Union	J. E. Robinson.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† ..... Mercer	A. G. Stewart.
Roseville*•† .. Muskingum	Wm. Dunn.
Rushsylvania*•† ... Logan	See West Mansfield.
Sabina*•† ..... Clinton	J. M. Morton.
Salem*•† ..... Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•† ..... Erie	R. B. FISHER.
Sardinia*•† ..... Brown	See Georgetown.
Scio*•† ..... Harrison	Easton Randolph.
Seville*•† ..... Medina	Lee Elliott.
Shanesville*•†Tuscarawas	JOHN DOERSCHUK.
Shelby*•† ..... Richland	Skiles & Skiles.
Sherodsville*•† ... Carroll	See Carrollton.
Sherwood*•† .... Defiance	W. W. Huff.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•† ..... Wayne	L. D. Cornell.
▲Sidney*•† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*•† ..... Perry	Owen Yost.
Somerton* ..... Belmont	See Bellaire.
South Charleston*•†Clark	Charles E. Ballard.
Spencer*•† ..... Medina	Frank Heath.
Spencerville*•† ..... Allen	J. M. Bailey.
▲Springfield*•† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*• .... Greene	Marcus Shoup.
▲St. Clairsville*•† . Belmont	A. H. & W. MITCHELL.
▲Steubenville*•† . Jefferson	P. P. LEWIS.
St. Mary*•† ..... Auglaize	D. F. Mooney.
St. Paris*•† .... Champaign	C. E. Buroker.
Strasburg*•† . Tuscarawas	Philip G. Garver.
Stryker*•† ..... Williams	J. T. Heater.
Sunbury*•† ..... Delaware	C. C. Brooks.
Swanton*•† ..... Fulton	G. W. Humphrey.
Sycamore*•† .... Wyandot	R. S. Gallaher.
Sylvania*•† ..... Lucas	J. C. Jones.
Thornville*†..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*•† ..... Seneca	ROHN & BAKER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•† ..... Crawford	See Bucyrus.
▲Toledo*•† ..... Lucas	HENRY S. BUNKER, 306-308 "The Valentine" Local counsel for the Bradstreet Co.
" ..... "	LEWIS B. HALL. Reference: Northern National Bank.
" ..... "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•† ..... Jefferson	See Steubenville.
▲Troy*•† ..... Miami	J. A. DAVY.
Uhrichsville*•† . Tuscara's	W. B. STEVENS.
▲Up. Sandusky*•†Wyandot	Carey & Parker.
▲Urbana*•† .... Champaign	WAITE & DEATON.
Utica*•† ..... Licking	G. M. Sipe.
▲Van Wert*•† ... Van Wert	SALTZGABER, HOKE & BURTSFIELD.
Vermilion*•† ..... Erie	H. R. Williams.
Versailles*•† ..... Darke	A. Calderwood.
Wadsworth*•† .... Medina	E. S. Pardee.
Wakeman*•† ..... Huron	See Norwalk.
Waldo*•† ..... Marion	See Marion.
▲Wapakoneta*•† Auglaize	F. C. LAYTON.
▲Warren*•†..... Trumbull	T. H. GILMORE.
▲WashingtonC.H.*•†Fay'te	A. R. CREAMER.
▲Wauseon*•† ..... Fulton	Fuller & Handy.
▲Waverly*•† ..... Pike	John A. Eylor.
Waynesville*•† ... Warren	J. G. Keys.
Wellington*•† ..... Lorain	G. L. BLINN.
Wellston*•† ..... Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	Charles Boyd.
West Alexandria*•†. Preb.	Oscar Sheppard.
Westerville*•† .. Franklin	H. T. Sibel.
WestFarmington*•†Trum.	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•† .... Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† . Logan	P. M. Kelar.
West Milton*•† .... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•† .... Wayne	T. B. Keeler.
▲West Union* ..... Adams	F. D. Bayless.
West Unity*•† ... Williams	G. C. Rings.
Wharton*•† ..... Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•. Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Willshire*•† .... Van Wert	See Van Wert.
▲Wilmington*•† ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*•† ..... Adams	T. C. Downey.
▲Woodsfield*•† .... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	LITTLE & SPENCER.
Yellowsprings*•† Greene	S. W. Dakin.
▲Youngstown*•†. Mahoni'g	FRANK L. BALDWIN.
▲Zanesville*•†. Muskingum	F. H. SOUTHARD.

OKLAHOMA TERRITORY.

▲Alva*•† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver* ..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell* ..... Kay	E. L. PECKHAM.
Braman* ..... Kay	See Newkirk.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	Pearl, Tallmadge & Edwards.
Cushing* ..... Payne	See Chandler.
Earlsboro*•†. Pottawato'ie	See Tecumseh.
Edmond*•†... Oklahoma	H. H. Moose.
▲El Reno*•† ..... Canadian	W. L BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* ..... Blaine	Seymour Foose.
▲Grand ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†.. Kingfisher	L. M. Gray.
Jefferson*•†... ..... Grant	C. M. Keiger.
Jennings* ..... Pawnee	See Pawnee.
Kildare*•† ..... Kay	See Ponca.
▲Kingfisher*•†.. Kingfisher	J. C. ROBERTS & SON.
Lexington*•†.... Cleveland	F. P. Moseley.
Luther ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† ..... Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. H. Matthews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•† ..... Kay	H. S. BRAUCHT.
New Ponca* ..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•.... Garfield	See Enid.
Oakdale ..... Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMEEHAN & HARDCASTLE.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†..... Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*•†..... Noble	J L. Pancrost.
Perkins* ..... Payne	Charles A. Wallace.
Ponca* ..... Kay	D. L. HUBLER.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Ripley ..... Payne	See Cushing.
Shawnee*•†Pottawatomie	FRANK W. BOGGS.
▲Stillwater* ..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G E. Black.
▲Tecumseh*•†Pottawato'ie	FREDERICK KING.
Tonkawa* ..... Kay	See Newkirk.
▲Watonga* ..... Blaine	I. H. LOOKABAUGH.
Waukomis*•† .... Garfield	S. S. Stevens.
Weatherford* ..... Custer	J. C. McKnight.
Wellston* ..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†..... Gilliam	S. A. D. Gurley.
Ashland*•†..... Jackson	E. D. Biggs.
▲Astoria*•† ..... Clatsop	FULTON BROS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Athena*† ..... Umatilla	R. J. SLATER.
▲Baker City*†..... Baker	C. A. JOHNS.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottage Grove*†... Lane	J. S. Medley.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*† ..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney* ..... Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	Ellis & Phelps.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Baker City.
Independence*† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*a...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*† ..... Union	WILLIAMS BROS..
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*†..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† ..... Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	CARTER & RALEY.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	CHARLES J. SCHNABEL. Refers to Merchants National Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†..... Marion	J. A. CARSON.
Scio*† ..... Linn	See Lebanon
Sheridan*† ..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* ..... Baker	Charles E. Robin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†..... Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*†... .....Erie	See Erie.
Allegheny*†.. Allegheny	JAMES W. COLLINS.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*† ..... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†..... Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore*Westmoreland	See Leechburg.
Bangor*†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaver Falls*†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	M. A. Points.
▲Bellefonte*†..... Centre	JOHN BLANCHARD.
Belle Vernon*†... Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†..... Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*†† .....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills . Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	George S. Fisher.
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart.
Bradford*†.....McKean	D. H. JACK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†....Jefferson	S. A. Craig.
Brownsville*†... Fayette	Samuel H. Smith.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Canonsburg*†. . Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	J. F. REYNOLDS.
▲Carlisle*† ...Cumberland	R. M. HENDERSON.
Carnegie*† .....Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*†. . Columbia	W. H. RHAWN.
Center Hall*†.....Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†..... Delaware	W. B. BROOMALL.
Chicora*†..... Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†....Clearfield	SWOOPE & PATTON.
Clintonville*† ...Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† ....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†.Crawf'd	P. C. Sheehan.
Connellsville*†...Fayette	WM. A. DAVIDSON.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†...Allegheny	W. T. Treadway.
Corry*†..... Erie	C. I. Covell.
▲Coudersport*†..... Potter	LEWIS, LARRABEE & DUBOIS.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†..... Delaware	See Media.
Dawson*†..... Fayette	See Uniontown.
Delta*†..... York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*†..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	Henry Lear.
Dubois*†..... Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*†..... Fayette	See Uniontown.
Duncannon*†..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†..... Sullivan	Bryan S. Collins.
East Berlin*†..... Adams	See Gettysburg.
East Brady*†.... Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
East Stroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†.....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*†..... McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*†..... Tioga	F. D. Selph.
Elk Lick*†..... Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*†.... Venango	A. E. Middleton.
Emporium*†...Cameron	Johnson & McNarney.
▲Ephrata*†.....Lancaster	A. J. Everly.
Erie*†..... Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*†..... Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†..Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*†..... Clarion	See Clarion.
Fox Chase*†.Philadelp'ia	See Philadelphia.
▲Franklin*†..... Venango	B. H. OSBORN.
Freedom*†..... Beaver	See Beaver.
Freeland*†..... Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†..... Potter	Nelson L. Allen.
Gap*†..... Lancaster	James M. Walker.
▲Gettysburg*†..... Adams	W. McSHERRY, JR.
Girard*†..... Erie	C. J. Hinds.
Girardville*†. Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Greencastle*•† ..Franklin	See Waynesboro.
▲Greensburg*•† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	H. L. Keck.
Grove City*•†.....Mercer	H. E. Daugherty.
Halifax*•† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*•† .....York	C. E. EHREHART.
¶▲Harrisburg*•† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•† ..Montgomery	See Lansdale.
Hawley*•†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*•† ..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*•† ....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•†.....Wayne	E. C. Mumford.
Honeybrook*•†....Chester	Charles E. Griffith.
Houtzdale*•† ...Clearfield	Henry Boulton.
Hughesville*•† Lycoming	William E. Crawford.
Hummelstown*•†. Da'pl'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	W. J. FORBES.
Hyndman*•†..... Bedford	See Bedford
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Jeannette.
Jamestown*•† .....Mercer	See Greenville.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	Frank S. Gentry.
JerseyShore*•† Lycoming	A. F. Martin.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	E. G. KERR.
Jonestown*†..... Lebanon	See Lebanon.
Kane*•† .....McKean	A. P. Huey.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	B. W. Davis.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†. Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Knoxville*•†.....Tioga	Henry A. Ashton.
Kutztown*•†. .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. B. Slackhouse.
Lansdale*•† .Montgomery	A. R. Place.
Lansford*•† .....Carbon	See Tamagua.
▲Laporte*•† .....Sullivan	E. J. Mullen.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	H. C. SHIRK.
Leechburg*•†. Armstrong	Thomas J. Van Giesen.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	Elder & Son.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†....Crawford	See Meadville.
Lititz*•†.....Lancaster	See Manheim.
Littlestown*•† ....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS.
Lykens*•†.....Dauphin	See Millersburg.
Mahanoy City*•†. Sc'ylkill	J. J. BROWN.
Mahoningtown*•†. L'rn'ce	A. L. Hogen.
Malvern*•† ..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	F. W. Clark.
Marietta*•†. .....Lancaster	D. B. Case.
Martinsburg*•†.....Blair	S. B. Sysinger.
▲Mauchchunk*•†...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*•†. Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	W. A. APPLEGATE.
McKees Rocks*•†. Alleg'y	See Allegheny.
McVeytown*..... Mifflin	See Lewistown.
▲Meadville*•†.....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	H. H. Mercer.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	W. H. Cochran.
Mercersburg*•† Franklin	See Chambersburg.
Meshoppen*•† . Wyoming	See Tunkhannock.
Meyersdale*•† ..Somerset	W. N. Koontz.
▲Middleburg*•†.....Snyder	F. E. Bower.
Middletown*•† ..Dauphin	A. E. BRANDT.
Mifflinburg*•†.....Union	J. A. Beard.
▲Mifflintown*•† ....Juniata	WILBERFORCE SCHWEYER.
▲Milford*•†.....Pike	See Sunbury.
Millersburg*•† ...Dauphin	S. S. Bowman.
Millerstown†..... Butler	See Butler.
Millheim*.....Center	See Bellefonte.
Millvale.....Allegheny	See Pittsburg.
Milton*•†. Northumb'land	C. G. VORIS.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt. Carmel*•†Nor'mberl'd	V. A. UTTEN.
Mt. Jewett*•† .....McKean	H. S. Rogers.
Mount Joy*•†. Lancaster	F. A. Ricker.
Mt. Pleasant*•† Westm'l'd	N. A. CORT.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•....Lancaster	See Columbia.
Muncy*•† .....Lycoming	R. K. Reeder.
Myerstown*†.....Lebanon	See Lebanon.
Nanticoke*•† ....Luzerne	JAMES M. FRITZ.

Town and County.	Name.
Nazareth*•. Northampton	Calvin T. Smith.
New Bethlehem*•†. Clar'n	D. M. Geist.
▲New Bloomfield*•†. Perry	J. W. Shull.
New Brighton*•† .Beaver	Harry Calhoon.
▲New Castle*•†. .Lawrence	J. NORMAN MARTIN.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	See Allegheny.
New Oxford*•† ....Adams	See Hanover.
Newport*•†.....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•†..Cumberland	H. W. McCrea
NewWilming't'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN.
▲North East*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•†. Huntingdon	J. M. Steese.
Orwigsburg*•†. Schuylkill	See Schuylkill Haven.
Osceola*•..... Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•†.....Chester	W. T. Fulton.
Palmyra*•†.....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ...Chester	A. T. Parke.
Parnassus*•† Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•Northampt'n	N. D. Chase.
Pennsburg*•†. .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*•†.....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•†...Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1326-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*•†.....Luzerne	S. M. PARKE.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†. McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ...Schuylkill	H. B. BARTHOLOMEW.
Prospect*† .....Butler	See Butler.
Punxsutawney*•† . Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† .....Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•† ..... York	See York.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•† .....Beaver	Richard W. Stiffey.

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Town and County.	Name.
Royersford*† M'tgomery	See Lansdale.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† .....Indiana	See Blairsville.
Sandylake*† .....Mercer	J. H. Robb.
Sayre*† .....Bradford	Stewart & Stephens.
Schuylkill Haven*†Sc'k'l	J. A. Moecker.
Schwenkville*† .Montg'y	See Norristown.
Scottdale*† Westmorel'd	William L. Ulery.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*† ...Snyder	Charles Hower.
Sellersville*† .....Bucks	E. E. Althouse.
Sewickley*† ....Allegheny	O S. Richardson.
Shamokin*† .North'mb'd	SAMUEL HECKERT.
Sharon*† .....Mercer	A. W. Williams.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*† .....Mercer	James A. Pierce.
Shenandoah*† .. Sch'ylk'l	M. M. BURKE.
Shippensburg*† ....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*†Northampton	See Catasaqua.
Slatington*† ..... Lehigh	D. D. Roper.
Slippery Rock* .... Butler	See Butler.
▲Smethport*† .... McKean	GARTON & RICHMOND.
▲Somerset*† .... Somerset	KOOSER & KOOSER.
Souderton*† Montgom'y	Henry M Brownback.
S.Bethlehem*† ..No'h'p'n	J. D BRODHEAD.
Spartansburg*† .Cra'fo'd	See Titusville.
Springboro*† .. Crawford	See Connneutville.
Spring City*† .....Chester	Charles S. Wagoner.
Steelton*† ..... Dauphin	F. B. Wickersham.
Stewartstown*† .... York	W. B. Gemmill.
St. Mary's*† .....Elk	E. J. Wimmer.
St. Petersburg*† .Clarion	See Clarion
Strasburg* ..... Lancaster	See Lancaster.
▲Stroudsburg*† ....Monroe	STAPLES & ERDMAN.
Sugar Grove* .... Warren	J. C. Hamilton.
▲Sunbury*† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*† . Susq'h'a	JOHN D. MILLER.
Tamaqua*† .....Schuylkill	H. B. GRAEFF.
Tarentum*† ....Allegheny	Kennedy & Smith.
Tidioute*† ..... Warren	See Warren.
▲Tionesta*† ..... Forest	S. D. Irwin.
Titusville*† .....Crawford	SAMUEL GRUMBINE.
▲Towanda*† .....Bradford	WILLIAM LITTLE.
Townville* ..... Crawford	See Titusville.
Tremont*† .... Schuylkill	R. S. BASHORE.
Troy*† ..... Bradford	Ray Gustin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*† ..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*† ..... Potter	A. S. Burt.
Union City* ..... Erie	Sproul & Morrow.
▲Uniontown*† .... Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	James S. Whitworth.
Verona*† .....Allegheny	See Allegheny.
▲Warren*† ..... Warren	HINCKLEY & RICE.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waterford*† ..... Erie	J. A. Board.
Watsontown*† .North'l'd	W. F Shay.
Wayne*† ..... Delaware	Christopher Fallon.
Waynesboro*† . Franklin	J. R. RUTHRAUFF.
▲Waynesburg*† ... Greene	R. F. Downey.
▲Wellsboro*† ..... Tioga	F. E. Watrous.
▲West Chester*† ..Chester	A. P. REID.
Westfield*† ..... Tioga	D. W. Baldwin.
West Grove*† .....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*† ....Luzerne	G. L. Halsey.
Wilcox*† ..... Elk	See Ridgway.
▲Wilkes-Barre*† . Luzerne	JOSEPH MOORE.
Wilkinsburg*†Allegheny	W. P. Carter.
Williamsburg*† .... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*† Allegheny	George W. Herriott.
Windber*● .....Somerset	See Somerset.
Wrightsville*† ..... York	See Columbia.
Wyalusing*† ... Bradford	E. A. Strong.
Yardley*† ..... Bucks	See Doylestown.
▲York*† ..... York	GEORGE W. HEIGES.
Youngsville*† ... Warren	G. A. Jackson.
Zelienople*● ..... Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† ..... Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† . Kent	CHARLES J. ARMS.
Greenville* ... Providence	See Providence.
Hope Valley*† . Washing'n	See Westerly.
▲Kingston*† . Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Olneyville*† .. Providence	N. W. Littlefield.
Pascoag*† ... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*● ..... Kent	See Anthony.
¶▲Providence*† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	John E. Conley.
Warwick*● ..... Kent	See East Greenwich.
Westerly*† .. Washington	JOSEPH C. MOORE.
Wickford*† . Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† .... Abbeville	DeBRUHL & LYON.
▲Aiken*† ..... Aiken	G. W. Groft.
Allendale*† .... Barnwell	See Denmark.
▲Anderson*† .... Anderson	T. J. MAULDIN.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† .. Lexington	See Edgefield.
▲Beaufort*† ..... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† ... Cherokee	E. A Trescot.
Blackville*† .... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*† . Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† .... Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield* . Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
Clio*† ..... Marlboro	T. W. Boucher.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† . Darlington	T. H. SPAIN.
Denmark*† .... Bamberg	S. G. Maryfield.
Dillon*† ..... Marion	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† .... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Yorkville.
▲Gaffney*† ..... Cherokee	Wallace & Otts.
▲Gergetown*†Georget'wn	Walter Hazard.
▲Greenville*† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	GRAYDON & GILES.
▲Hampton*† .... Hampton	James W. Moore.
Heath Springs, Lanc ster	See Lancaster.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*† .... Lancaster	E. D. Blakeney.
▲Kingstree*† . Williamsb'g	T. M. Gilland.
▲Lancaster*† ... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*† .. Lexington	Efird & Dorcher.
▲Manning*† .... Clarendon	W. C. Davis.
▲Marion*● ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*† .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	WITHERSPOON & SPENCERS.
▲Saluda ..... Saluda	Ramage & Gregory.
Seneca*† ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George* ... Dorchester	J. Otey Reed.
St.Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.

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Town and County.	Name.
▲Sumter*•†.....Sumter	LEE & MOISE.
Timmonsville*•†Florence	See Florence.
▲Union*•†..... Union	HYDRICK & SAWYER.
Varnville*•†.... Hampton	J. W. Moore.
▲Walhalla*•†..... Oconee	R. A. Thompson.
▲Walterboro*•†.. Colleton	Griffin & Padgett.
Westminster*•†...Oconee	See Walhalla.
Williamston*•† Anderson	See Greenville.
▲Winnsboro*•†.... Fairfield	J. E. McDONALD.
▲Yorkville*•†..... York	WITHERSPOON & SPENCERS.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•†..... Brown	E. T TAUBMAN.
Alcester*•†. .....Union	See Elk Point.
▲Alexandria*•† .... Hanson	E. E. Wagner.
Alpena*•†.....Jerauld	L. N. Loomis.
Andover*•†..... Day	See Webster.
Arlington*•†.. Kingsbury	E. W. Smith.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•†..... Sanborn	See Woonsocket.
Aurora*•†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green
▲Bellefourche*•†.....Butte	T. W. La Fleiche.
Beresford*•† ..... Union	CHARLES W WOLBERT.
Bigstone*•† .....Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*•† .....Hughes	See Pierre.
Bowdle*•†..... Edmunds	A. F. Le Claire.
Bradley*•†..... Clark	See Clark.
Bridgewater*•†.. McCook	E. L. Abel.
Bristol*•†..... Day	See Webster.
▲Britton*•†..... Marshall	Byron Abbott.
▲Brookings*•†.. Brookings	CHEVER & HALL.
Bryant*•†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*•† ..... Miner	See Howard.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*•†.... Hamlin	Ezra Adams.
Centerville*•†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*•†.....Brule	James Brown.
▲Clark*•†.....Clark	C. G. SHERWOOD.
▲Clear Lake*•†.....Deuel	T. J. LAW.
Colman*•† ..... Moody	See Dell Rapids.
▲Columbia*•† ..... Brown	I. Hunsberger.
Conde*•† .....Spink	David Robertson.
Custer*•†.....Custer	E. L. Grantham.
▲Davis*•† ..... Turner	See Parker.
▲Deadwood*•†.. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	R. W. Hobart.
Desmet*•† .....Kingsbury	E. S. Johnson.
Doland*•†..... Spink	Korns & Clark.
Edgemont*•†..Fall River	T. F. McConville.
▲Edgerton*....Charles Mix	C. W. Pratt.
Egan*•†.....Moody	See Flandreau.
Elk Point*•†..... Union	H. M. Wallace
Elkton*•†..... Brookings	Alexander & Hooker.
Emery*•†..... Hanson	See Alexandria.
Erwin*•†..... Kingsbury	A W. Stone.
Estelline*•†..... Hamlin	M. S. Liebenstein.
Eureka*•†.....McPherson	James M. Brown.
Fairfax..... Gregory	E. M. Starcher.
Fairview*•† .....Lincoln	See Canton.
▲Faulkton*•† ..... Faulk	Frank Turner.
▲Flandreau*•†..... Moody	GEORGE RICE.
▲Fort Pierre*•†.....Stanley	Homer & Stewart.
Frankfort*•†.....Spink	See Redfield.
Frederick*•†..... Brown	J C Simmons.
Freeman*•†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*•†..Minnehaha	Orr & Rodabaugh.
Gary*•†..... Deuel	Ashley L. Houghton.
▲Gettysburg*•†..... Potter	F. B. PATTERSON.
Groton*•† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*•† .. Minnehaha	See Sioux Falls.
Hecla*•†..... Brown	See Aberdeen.
Hetland*•†..... Kingsbury	F. W. McGinness.
▲Highmore*•†..... Hyde	F. M. Barnes.
Hill City*•†..Pennington	E P. Williams.
Hitchcock*•†..... Beadle	E. Wilson.
▲Hot Springs*•† Fall River	LOOMIS S. CULL.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	A. R Jamison.
Hurley*•†..... Turner	John W. Edmunds.
▲Huron*•† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	C. H Barron.
Irene*•†..... Clay	See Yankton.
Iroquois*•† ... Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkpoint.
Keystone*...Pennington	See Hill City.
Kimball*•†..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	A. R Abel.
Langford*•† ..... Marshall	See Britton.
Lead*•† ..... Lawrence	G. B. Thompson.
Lennox*•†..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*•†... Yankton	A. S. Dunning.
▲Madison*•†..... Lake	J. H. Williamson.
Mellette*•†.....Spink	W. F. CORRIGAN.
Menno*•† .... Hutchinson	W. Dimock.
▲Millbank*•†.....Grant	GEORGE S. RIX.
▲Miller*•† ..... Hand	Pusey & Baldwin.
▲Mitchell*•† ..... Davison	H. C. PRESTON.
Montrose*•†.....McCook	M. A. Butterfield.
▲Mound City*....Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*•†.....Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*.....Sully	J. H. Gropengieser.
▲Parker*•†..... Turner	B. H. Hurd.
Parkston*•†.. Hutchinson	John G. Hawley.
Pierpoint*•† ..... Day	See Webster.
¶▲Pierre*•†..... Hughes	ESTES & LAMBERT.
▲Plankinton*•†.....Aurora	S. H. Bakewell.
Pukwana*•†.....Brule	See Chamberlain.
▲Rapid City*•†.Pennington	WOOD & BUELL.
▲Redfield*•†.....Spink	STERLING & MORRIS.
Revillo*•†..... Grant	H. E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•†..Bon Homme	F. D. Wicks.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•†..... Roberts	R. O. Pearson.
Spearfish*•†.... Lawrence	R. F. Crawford.
Spencer*•†..... McCook	See Salem.
Springfield*•† Bonhomme	Wilcox & Clermont.
▲Sturgis*•† ..... Meade	CHARLES C. POLK.
Summit*•†..... Roberts	See Wilmot.
Toronto*•†..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	See Armour.
▲Tyndall*•† ... Bonhomme	W. T. Williams.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•†..... Brown	See Groton.
▲Vermillion*•†..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Vienna*•†..... Clark	See Clark.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•†.....Clay	See Centerville.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•†.Codington	A. SHERIN.
Waubay*•† .....Day	See Webster.
▲Webster*•†..... Day	E. W. TAYLOR.
Wessington*•†.....Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*•†.....Brookings	Charles H. Farrell.
White Lake*•†... Aurora	A. H. Henneous.
White Rock*•†... Roberts	See Sisseton.
Whitewood*•†..Lawrence	See Deadwood.
Willow Lake*•†.....Clark	Sie Clark.
▲Wilmot*•†.....Roberts	HOWARD BABCOCK.
Wolsey*•†..... Beadle	Chenoweth Bros.
▲Woonsocket*•†.. Sanborn	J. T. Kean.
Worthing*•†.....Lincoln	See Canton.
▲Yankton*•†.....Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Isaac K Revelle.
Alexandria*..... DeKalb	Dan Williams
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*•†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*•†..... Bedford	W. B. Bates.
Bells*•†.....Crockett	Eugene Casey.
▲Benton.....Polk	B. B. C. Witt.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*•†..... Hardeman	Wood & McNeal.
Bristol*•†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*•†. Haywood	J. W. E. MOORE.
▲Byrdstown.....Pickett	W. J. Chilton.
▲Camden*•†..... Benton	S. L. Peeler.
▲Carthage*•..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*•†....Hickman	CLAGETT & FLOWERS.
Charlotte*..... Dickson	Morris & Cook.
▲Chattanooga*•†.Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*•† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*•† ..... Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*•† ..... Anderson	J. A. Fowler.
Coal Creek*•† ... Anderson	See Clinton.
Collierville*•† ..... Shelby	See Memphis.
▲Columbia*•† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•†..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•†Claib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtzinger.
▲Dayton*•† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*•† ..... Franklin	See Winchester.
Dickson*•† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*•† ..... Weakley	T. K. Reynolds.
▲Dunlap*•† ..... Sequatchie	Stewart & Stewart.
Dyer*•† ..... Gibson	See Trenton.
▲Dyersburg*•† ..... Dyer	LATTA & LATTA.
▲Elizabethton*†..... Carter	TIPTON & MILLER.
▲Erin*•† ..... Houston	Dunbar & Hobbs.
▲Erwin*. ..... Unicoi	See Johnson City.
▲Fayetteville*•† .. Lincoln	W. B. LAMB.
▲Franklin*•† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*•† ..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*•..... Smith	E. M. McDonald.
▲Greeneville*•† .... Greene	Shoun & Susong.
Greenfield*•† ... Weakley	J. C James.
Halls*•..... Lauderdale	See Dyersburg.
Harriman*•† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*•†..... Chester	T. F. Stubblefield.
Humboldt*•†..... Gibson	J. A. Collingsworth.
▲Huntingdon*•† .... Carroll	Alibritten & Maddox.
▲Huntsville*..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*•†..... Madison	HAYNES & GILMORE.
▲Jamestown*..... Fentress	CONATSER & CASE.
▲Jasper*•†..... Marion	Spears & Roberson.
Jellico*•† ..... Campbell	H. M. Goins.
JohnsonCity*•†. Washin'n	JAMES W. CRUMLEY.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† ..... Obion	J. L. Fry.
▲Kingston*..... Roane	YOUNG & BREAZEALE.
▲Knoxville*•† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•¶Lawr'ce	W. R. King.
▲Lebanon*•† ..... Wilson	E. E. BEARD.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*•†.... Marshall	W. P. McClure.
▲Lexington*•†.. Henderson	John E. McCall.
Liberty*..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston*..... Overton	W. H. Hussey.
▲Loudon*•† ..... Loudon	G W. Fox.
▲Lynchburg*..... Moore	Parks & Parks.
Lynnville*•†..... Giles	See Pulaski.
▲Madisonville*†..... Monroe	McCroskey & McCroskey.
▲Manchester*•† ..... Coffee	Cross & Ramsey.
Martin*•† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*•..... Blount	F. H. LAMON.
▲Maynardville..... Union	N. & Samuel J. Allor.
McKenzie*•† ..... Carroll	See Huntingdon.
▲McMinnville*•†.... Warren	LIND & HOODENPYL.
▲Memphis*•†..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† ..... Gibson	H. M. Clark.
▲Morristown*•† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*•†. Jefferson	C. T. Rankin.
▲Mountain City*... Johnson	Donnelly & Donnelly.
Mount Pleasant*•†. Maury	See Columbia.
▲Murfreesboro*•† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*•†... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*•†..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*•† ..... Cocke	H. N. Cate.
Obion*•†..... Obion	See Union City.
▲Ooltewah*•† ..... James	See Chattanooga.
▲Paris*•† ..... Henry	J. C. SWEENEY.
Petersburg*•† .... Lincoln	See Fayetteville.
▲Pikeville*•†..... Bledsoe	John C. Myers.
▲Pulaski*•† ..... Giles	HUME R. STEELE.
▲Ripley*•† ..... Lauderdale	Thomas Steele.
Rockwood*•† ..... Roane	T. A. WRIGHT.
▲Rogersville*•†...Hawkins	J. O. Phillips.
Rutherford*•† .... Gibson	A. J. Elwie.
Rutledge*•† ..... Grainger	A. F. Bryan.
▲Savannah*..... Hardin	Broyles & McDougall.
▲Selmer*•† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*•†.... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*•†..... Fayette	H. C. Moorman.
South Pittsburg*•† Marion	M. M. Allison.
▲Sparta*•† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*•†..... Rhea	R. C. M. Cunningham.
▲Springfield*•†.. Robertson	A. E. GARNER.
Sweetwater*•†.... Monroe	Young & Young.
▲Tazewell*•..... Claiborne	H. Y. Hughes.
▲Tiptonville*..... Lake	W. W. Cochran.
Tracy City*•†..... Grundy	J. B. Ferguson.
▲Trenton*•† ..... Gibson	WALKER & HUNT.
Trimble*•†..... Dyer	See Newbern.
Troy*† ..... Obion	J. G. Smith & Son.
Tullahoma*•† ..... Coffee	Davidson & Aydelott.
▲Union City*•† ..... Obion	L. S. PARKS.
Wartburg*..... Morgan	Baker & Riseden.
Wartrace*•†..... Bedford	C. S. Ivie.
Watertown*•..... Wilson	A. P. Womock.
▲Waverly*•†... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro*..... Wayne	John F. Morrison.
▲Winchester*•† .. Franklin	T. A. EMBREY.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•†.... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•†..... Brewster	L. F. Fishback.
Alvarado*•† ..... Johnson	I. A. Patton.
Alvin*•† ..... Brazoria	L. F. Fishback.
Alvord*•†..... Wise	J. W. Bashaw.
▲Amarillo*•†..... Potter	Plemmons & Veal.
▲Anderson*..... Grimes	Buffington & Buffington.
▲Angleton*•† ..... Brazoria	L. R. Bryan.
▲Anson*..... Jones	R. Colbert.
Aransas Pass*•†San Pat'io	See Corpus Christi.
▲Archer City*..... Archer	T. H. Marberry.
Arlington*•† ..... Tarrant	J. O. W. Burney.
▲Athens*•†•..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*•†..... Cass	O'Neal & Allday.
¶▲Austin*•†..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	HARRIS & SMITH.
▲Bandera*..... Bandera	J. R. Storms.
▲Barstow*•†..... Ward	See Pecos.
Bartlett*•†.... Williamson	See Belton.
▲Bastrop*•†..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City*..... Matagorda	William E. Austin.
▲Beaumont*•† ... Jefferson	GREEN & GREEN.
▲Beeville*•†..... Bee	J. C. CRISP
▲Bellville*•† ..... Austin	Blake & Holland.
▲Belton*•† ..... Bell	A. M. MONTRITH.
▲Benjamin*..... Knox	G. B. Landrum.
Bertram*•† ..... Burnet	See Burnet.
▲Big Spring*•† .... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*•† Nav'o	Callicutt & Call.
Blossom*•† ..... Lamar	See Paris.
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•†..... Montague	WALTHALL & McDONALD.
▲Brackettville*† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brady*	F. M. Newman.
Brandon*†	See Hillsboro.
▲Breckenridge*	William Veale & Son.
Bremond*†	J. W. Woods.
▲Brenham*†	CAMPBELL & PENNINGTON.
Bridgeport*†	C. A. Bridgeman.
▲Brownsville*†	JAMES B. WELLS.
▲Brownwood*†	JENKINS & McCARTNEY.
▲Bryan*†	DOREMUS & BUTLER.
Burkeville*	Blake & Smith.
▲Burnet*†	J. G. Cook.
Burton*†	J. J. McCain.
▲Caldwell*†	Alexander & Heslip.
Calvert*†	Field & Taylor.
▲Cameron*†	HEFLEY, McBRIDE & WATSON.
▲Canadian*†	W. D. Fisher.
▲Canton*	Haynes & Reese.
▲Canyon*●	See Amarillo.
▲Carrizo*†	See Pearsall.
▲Carrizo Springs*	See Pearsall.
▲Carthage*†	Claude Pollard.
Castroville*	See Uvalde.
▲Center*	I. O. B. RICHARDSON.
▲Centerville*	Dean & Dean.
▲Channing*†	W. Boyce.
Chico*†	John L. Morris.
▲Childress*†	W. T. McConnell.
Cisco*†	J. J. Butts.
▲Clairemont	See Snyder.
▲Clarendon*†	H. B. White.
▲Clarksville*†	Chambers & Dook.
▲Claude*†	Ira Webster.
▲Cleburne*†	GOLDSMITH & WALKER.
Clinton*†	J. C. O'Bryan.
▲Coldspring*	Felix G. Bryan.
▲Coleman*†	T. J. WHITE.
▲Colorado*†	W. B. Crockett.
Columbia*†	J. N. Shapard.
▲Columbus*†	GEORGE McCORMICK.
▲Comanche*†	L. B. Russell.
Commerce*†	T. W. Thompson.
▲Conroe*†	T. E. Humphrey.
▲Cooper*†	L. L. WOOD.
▲Corpus Christi*†	DELMA & GIVENS.
▲Corsicana*†	McKIE & AUTRY.
▲Cotulla*†	C. H. Mayfield.
Cresson*†	See Cleburne.
▲Crockett*†	NUNN & NUNN.
▲Crowell*	Robert Cole.
▲Cuero*†	JOHN H. BAILEY.
▲Daingerfield*†	J. M. Moore.
▲Dallas*†	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*†	R. E. CARSWELL.
DeKalb*†	W. W. Dillard.
DeLeon*†	A. R. Pool.
▲Delrio*†	JOSEPH JONES.
Denison*†	W. M. PECK.
▲Denton*†	ALVIN C. OWSLEY.
Detroit*†	See Clarksville.
▲Dickens*	See Plainview.
▲Dimmitt*	S. Gaugh.
Dublin*†	McCAIN & DANIELS.
▲Dumas	See Amarillo.
Eagle Lake*†	W. S. Strickland.
▲Eagle Pass*†	J. M. GOGGIN.
▲Eastland*†	D. G. Hunt.
▲Edna*†	Dobbs & McCrory.
El Campo*†	W. L. Hall.
Elgin*†	See Bastrop.
▲El Paso*†	BEALL & KEMP.
▲Emma*	See Plainview.
▲Emory*†	W. H. Clendenin.
▲Ennis*†	D. F. SINGLETON.
▲Fairfield*	Boyd, Compton & Anderson.
Farmersville*†	D. P. JOHNSON.
Ferris*†	M. McKnight.
Flatonia*†	Lane & Lane.
▲Floresville*†	B. F. BALLARD.
▲Floydada*	See Plainview.
Forney*†	See Terrell.
▲Fort Davis*†	O. L. Price.
▲Fort Stockton*	See Pecos.
▲Fort Worth*†	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†	J. D. Gann.
▲Fredericksburg*	A. O. COOLEY.
Frost*●	B. H. Johnson.
▲Gail*	See Snyder.
Gainesville*†	CULP & GIDDINGS.
▲Galveston*†	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Gando*†	See Edna.
▲Garden City*	See Midland.
Garland*†	See Dallas.
▲Gatesville*†	J. E. Walker.
▲Georgetown*†	SANSOM & SANSOM.
▲Giddings*†	J. L. Rousseau.
▲Gilmer*†	Barnwell & Eberhart.
▲Glenrose*	B. F. ROBERTS.
▲Goldthwaite*†	E. B. ANDERSON.
▲Goliad*†	G. E. Pope.
▲Gonzales*†	BURGESS & HOPKINS.
▲Graham*●	Arnold & Arnold.
▲Granbury*†	J. J. HINER.
Grandview*†	F. A. Arnold.
Granger*†	J. W. Posey.
▲Greenville*†	CRADDOCK & LOONEY.
▲Groesbeck*†	Farrar, Williams & Farrar.
▲Groveton*†	Kenley & Stevenson.
▲Guthrie*	See Benjamin.
▲Hallettsville*†	PATTON & ELLIS.
▲Hamilton*†	J. A. Eidson.
▲Hansford	See Canadian.
▲Haskell*	Foster & Scott.
Hearne*†	Bishop & Lane.
▲Hemphill*	A. D. Hamilton.
▲Hempstead*†	A. C. Tompkins.
▲Henderson*†	J. HARVEY TURNER.
▲Henrietta*†	W. G. EUSTIS.
Hico*†	D. Langford.
▲Hidalgo*	See Riogrande.
Higgins*†	E. C. Gray.
▲Hillsboro*†	WEAR & PARR.
Holland*†	See Temple.
▲Hondo*†	E. De Montel.
Honeygrove*†	G. W. Wells.
Houston*†	EWING & RING. Attorneys for First National and Commercial National Banks.
" "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†	See Sherman.
Hubbard*	Boyd & Frisby.
▲Huntsville*†	McKINNEY & HILL.
Hutto*†	See Taylor.
Iowapark*†	Hinton Smith.
Italy*†	E. De Montel.
Itasca*†	G. W. Wells.
▲Jacksboro*●	See Waxahachie.
Jacksonville*†	H. S. Wood.
▲Jasper*	E. W. Nicholson.
▲Jefferson*†	J. E. Fleager.
Jewett*†	W. W. BLAKE.
▲Johnson City*	R. R. TAYLOR.
▲Junction*	See Centerville.
▲Karnes City*†	N. T. Stubbs.
▲Kaufman*†	Horace E. Williams.
Kemp*●	A. J. BELL.
Kerens*†	M. H. GASSETT.
▲Kerrville*†	See Kaufman.
Killeen*†	See Corsicana.
Kosse*†	Garrett & Burney.
▲Kountze*†	M. N. Baldwin.
Kyle*●	See Groesbeck.
Ladonia*†	W. W. DIES.
▲Lagrange*†	See San Marcos.
▲Lampasas*†	R. M. Rowland.
Lancaster*†	Lane & Lane.
▲Laplata	W. B. ABNEY.
Laporte*†	John W. George.
▲Laredo*†	C. G. Witherspoon.
Leander*†	See Houston.
Leonard*†	DODD & MULLALLY.
Lewisville*†	See Georgetown.
▲Liberty*†	Ross & Ross.
▲Linden*●	See Denton.
▲Lipscomb*	E. T. Branch.
▲Livingston*†	J. S. Mills.
▲Llano*†	See Canadian.
▲Lockhart*†	Hill & Hill.
▲Longview*†	J. H. McLean.
Lorena*†	A. B. STOREY.
Lott*†	Turner & McHaney.
▲Lubbock*	See Waco.
▲Lufkin*†	George A. Hodges.
Luling*†	See Plainview.
	Mantooth & Townsend.
	H. B. Story.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Madisonville*.....Madison	Dean & Dean.
Manor*†.....Travis	James M. Harris.
Mansfield*●.....Tarrant	W. D. House.
Marble Falls*●†...Burnet	See Burnet.
▲Marfa*●†.....Presidio	H. H. Kilpatrick.
▲Marlin*●†.....Falls	MARTIN & EDDINS.
▲Marshall*●†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Runge & Crawford.
▲Matador*.....Motley	See Plainview.
McGregor*●†..McLennan	W. C. O'Bryan.
▲McKinney*●†.....Collin	ABERNATHY & MANGUM.
▲Memphis*●†.....Hall	C. R. Brice.
▲Menardville*.....Menard	L. W. Ainsworth.
▲Meridian*●†.....Bosque	Robertson & Robertson.
Merkel*●†.....Taylor	See Abilene.
Mesquite*●†.....Dallas	See Dallas.
Mexia*●†.....Limestone	W. E. Doyle.
▲Miami*†.....Roberts	See Canadian.
▲Midland*●†.....Midland	R. H. Zane.
Midlothian*●†.....Ellis	J. H. Peebles.
Milford*●†.....Ellis	H. N. C. Davis.
Mineola*●†.....Wood	Cate & Bruce.
Mineral Wells*●†P'loPinto	Albert Stevenson.
▲Mobeetie*.....Wheeler	See Amarillo.
▲Montague*.....Montague	G. W. ALCORN.
Moody*●†.....McLennan	John S. Patterson.
Morgan*●†.....Bosque	See Meridian.
Moulton*●†.....Lavaca	See Flatonia.
Mount Calm*●†.....Hill	See Hillsboro.
▲Mt. Pleasant*●†.....Titus	S. P. Pounders.
▲Mt. Vernon*●†...Franklin	R. E. Dorenport.
▲Nacogdoches*●†Na'doch's	J. C. HARRIS.
Naples*●†.....Morris	See Daingerfield.
Navasota*●†.....Grimes	G. W. L. CARR.
New Boston*●†.....Bowie	R. M. Hubbard.
▲New Braunfels*●†..Comal	F. J. MAIER.
▲Newton*.....Newton	Cheatham & Syler.
Nocona*●†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree.....Ochiltree	See Higgins.
▲Odessa*●†.....Ector	See Midland.
Omaha*●†.....Morris	See Daingerfield.
▲Orange*●†.....Orange	HOLLAND, LINK & HOLLAND
Overton*●†.....Rusk	See Henderson.
▲Ozona*.....Crockett	S. D. Foote.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Comanche	Garland & Montgomery.
▲Palestine*●†.....Anderson	B. H. GARDNER.
▲Palopinto*†.....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*●†.....Carson	See Amarillo.
▲Paris*●†.....Lamar	ALLEN & DOHONEY.
Parnell.....Roberts	See Canadian.
▲Pearsall*●†.....Frio	R. W. Hudson.
▲Pecos*●†.....Reeves	T. J. Hefner.
Pilotpoint*●†.....Denton	John Collier.
▲Pittsburg*●†.....Camp	W. R. HEATH.
▲Plainview*.....Hale	L. S. Kinder.
Plano*●†.....Collin	R. T. Shelton.
▲Pleasanton*.....Atascosa	G. M. Martin.
Port Arthur*●†..Jefferson	John L. Austin.
▲Port Lavaca*●†..Calhoun	W. Wilson.
▲Quanah*●†.....Hardeman	M. M. HANKINS.
▲Quitman*.....Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*.....Refugio	See Victoria.
▲Richmond*●†...Fort Bend	D. R. Pearson.
▲Rio Grande*†.....Starr	MONROE & SEABURY.
▲Robert Lee*.....Coke	W. C. Merchant.
▲Roby*.....Fisher	Crane & Yantis.
Rockdale*●†.....Milam	N. H. Tracy.
Rockisland*●†...Colorado	See Weimar.
▲Rockport*●†.....Aransas	E. A. Stevens.
▲Rocksprings*...Edwards	Samuel Hough.
▲Rockwall*●†.....Rockwall	W. B. Wade.
Rodgers*●†.....Bell	See Belton.
Rosebud*●†.....Falls	George W. Riddle.
Roundrock*●†..W'l'mson	R. R. Hyland.
Royse City*.....Rockwall	See Greenville.
Runge*●†.....Karnes	E. G. Gillett.
▲Rusk*●†.....Cherokee	ROBERT McCLURE.
Saint Jo*●†.....Montague	H. W. Hunt
▲San Angelo*●†Tom Green	J. T. THOMSON.
▲San Antonio*●†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*●†.....Duval	FRANK FUILLE.
Sanger*●†.....Denton	See Denton.
▲San Marcos*●†.....Hays	W. G. Barbet.
▲San Saba*†.....San Saba	JOHN T. WALTERS.
Santa Anna*●†...Coleman	L. V. Stockard.
Schulenburg*●†..Fayette	See La Grange.
▲Seguin*●†.....Guadalupe	J. B. Dibrell.
▲Seymour*●†.....Baylor	Britain & Glasgow.
▲Sherman*●†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*.....Irion	See San Angelo.
Shiner*●†.....Lavaca	Leonard & Gray.
▲Silverton*.....Briscoe	See Clarendon.
▲Sinton*●†.....San Patricio	See Corpus Christi.
Smithville*●†.....Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Taylor.
▲Stanton*●†.....Martin	See Midland.
▲Stephenville*●†.....Erath	Martin & George.
▲Sterling City*....Sterling	W. F. Kellis.
Stockdale*●†.....Wilson	G. M. Clifton.
Strawn*●†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*●†H'pk's	FRANK E. SCOTT.
▲Sweet Water*●†.....Nolan	E. P. Woodruff.
▲Tascosa*●.....Oldham	See Amarillo.
Taylor*●†.....Williamson	FRANCIS HORACE WELCH.
Temple*●†.....Bell	W. O. COX.
Terrell*●†.....Kaufman	William H. Allen.
Texarkana*●†.....Bowie	HIRAM GLASS.
▲Texline*●†.....Dallam	See Clayton, N. M.
Thornton*●†...Limestone	Lamar Smith.
▲Throckmorton*Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*●†.....Shelby	See Center.
▲Tulia*.....Swisher	See Plainview.
▲Tyler*●†.....Smith	CAIN & KNOX.
▲Uvalde*●†.....Uvalde	GARNER & LOVE.
Van Alstyne*●†..Grayson	E. J. Humphreys.
Velasco*●†.....Brazoria	Lewis R. Bryan.
▲Vernon*●†.....Wilbarger	Bonner & Mason.
▲Victoria*●†.....Victoria	C. F. CARSNER.
▲Waco*●†.....McLennan	LEWELLYN AUBREY. Refers to First National Bank. L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank. J. R. DOWNS. Attorney for Provident National Bank.
" ..... "	
" ..... "	
Waller*●†.....Waller	H. Paul George.
▲Wallisville*....Chambers	See Liberty.
▲Waxahachie*●†.....Ellis	TEMPLETON & HARDING.
▲Weatherford*●†..Parker	J. M. RICHARDS.
Weimar*●†.....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*●†.....McLennan	E. Bodell.
▲Wharton*●†.....Wharton	G. P. DOUGHERTY.
Whitesboro*●†...Grayson	J. K. Jamison.
Whitewright*●†.Grayson	W. S. Vernon.
Whitney*●†.....Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*●†.Wichita	MONTGOMERY & HUGHES.
Willis Point*●†.Van Zandt	W. B. Wynne.
Winnsboro*●†.....Wood	Howell & Nabors.
▲Woodville*●†.....Tyler	J. A. Mooney.
Wortham*●†...Freestone	See Mexia.
Wolfe City*●†.....Hunt	J. W. Hopkins.
Wylie*●†.....Collin	See Plano.
Yoakum*●†.....DeWitt	THOMAS SMOOT.
Yorktown*●†.....DeWitt	See Cuero.

UTAH.

American Fork*●†..Utah	See Provo City.
Ashley.....Uinta	See Vernal.
▲Beaver*†.....Beaver	W. F. Knox.
▲Brigham*●†.....Boxelder	R. H. JONES.
▲Castledale*.....Emery	See Provo City.
▲Coalville*●†.....Summit	See Park City.
Corinne*●†.....Boxelder	H. L. Steed.
Eureka*●†.....Juab	B. N. C. Stott.
▲Farmington*●†.....Davis	Wilson & Willey.
▲Fillmore*†.....Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction.....Piute	See Beaver.
▲Kanab*†.....Kane	J. F. Brown.
Kaysville*†.....Davis	Thomas H. Phillips.
Lehi City*●†.....Utah	P. Evans.
▲Loa*.....Wayne	See Beaver.
▲Logan*●†.....Cache	P. E. KEELER.
▲Manti*●†.....Sanpete	WM. D. LIVINGSTON.
Mercur*●†.....Tooele	See Tooele.
▲Moab*.....Grand	J. N. Corbin.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*●†.....Morgan	Samuel Francis.
Mt. Pleasant*●†...Sanpete	Ferdinand Ericksen.
▲Nephi*●†.....Juab	F. W. Chappell.
▲Ogden*●†.....Weber	N. J. HARRIS.
▲Panguitch*.....Garfield	W. P. Sargent.
Park City*●†.....Summit	D. C. McLAUGHLIN.
▲Parowan*†.....Iron	See Panguitch.
Payson*●†.....Utah	J. E. Page.
▲Price*●†.....Carbon	See Provo City.
▲Provo City*●†.....Utah	SAMUEL A. KING.
▲Randolph*.....Rich	See Logan.
▲Richfield*●†.....Sevier	I. J. STEWART.
¶▲Salt Lake City*●†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Salt Lake City*•†Salt L'k	GEORGE L. NYE. Refers to Bank of Commerce.
" (*Continued.*) "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•†.....Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•†.Bennington	O. M. Barber.
Bakersfield*•† ...Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† .....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree•† .....Orange	See Chelsea.
Brandon*•† .....Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	Waterman & Hitt.
Bristol*† .....Addison	W. W. Rider.
Burke•.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†....Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	Bromley & Clark.
Cavendish*•† .....Windsor	See Ludlow.
Charleston*†.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*• . Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*•† .....Orleans	See Hyde Park.
Danville*•† ..... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke*• .. Caledonia	C. T. A. Humphrey.
Fairfield*•†.....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore•.....Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	B. E. Bullard.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*• ..... Franklin	C. G. Austin.
▲Hyde Park*•†....Lamoille	F. H. McFARLAND.
Irasburg*• .....Orleans	W. D. Tyler.
Island Pond*•† .....Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay• ..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† .....Lamoille	R. A. Hunton.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*• ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• .....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†.Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
" "	T. J. DEAVITT.
Morrisville*•† ....Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*•.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† .....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emmons.
Randolph*•†.....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•†.. ...Franklin	POWELL & POWELL.
Rockingham•.. Windham	See Bellows Falls.
Roxbury*•†...Washington	See Northfield.
Royalton*•† .....Windsor	R. C. Dennison.
▲Rutland*•† .....Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	A. M. Allbe.
▲St. Albans*•†.... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Strafford*•†.....Orange	See Chelsea.
Swanton*•† .....Franklin	D. G. Freeman.
Troy*† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Morshan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield*• .Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*• .....Lamoille	See Hyde Park.
Wells River*•†....Orange	Smith & Sloane.
Westfield*•.....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*•†Wl'ds'r	Wm. Bachelder.
Whittinghame† Windham	See Wilmington.
Wilmington*•†.Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C Enright
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† .....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	Stonewall J. Doswell.
Aylett*....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	R. A. McCoy.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†....Wise	Ayers & Ayers.
Blacksburg*†...Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*† ....Washington	FULKERSON, PAGE & HURT.
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham* Bucki'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	C. B GUYER.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield..Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	M. H. TOMPKINS.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†.Allegh'y	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†... Alleghany	R. L PARRISH.
Crewe*•†.....Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
Deanbigh.....Warwick	See Newport News.
▲Dinwiddie ..Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†.Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	R. C. L. MONCURE.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*†.....Botetourt	E. V. Barley.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•†Spotts'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†.... Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland.... Goochland	A. K. Leake.
Gordonsville*•†....Orange	Philip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague•..... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Harrisonburg*•†	CONRAD & CONRAD.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*•†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	A. L. Van Ness.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge†King George	See Fredericksburg.
▲King William*K'g Wil'am	H. I. Lewis.
▲Lancaster* Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†.Rockbridge	D. E. MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*•†..... Page	Walton & Bro.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Will'm	Sinclair & Lion.
Manchester*•† Chester'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross...Westmoreland	R. J. Washington.
Mt.Jackson*•†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
Parksley*•†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†....Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•†....Tazewell	H. C. Anderson.
¶Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†.Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†...Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†..... Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex..... Sussex	Cocke & Son.
▲Tappahannock*....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville*† ....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*•†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•†.Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•† .....Skagit	H. D. Allison.
▲Asotin*..... Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•† .....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan*..... Okanogan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	H. W. CANFIELD.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•†.....Chehalis	E. L. Minard.
▲Everett*•† ....Snohomish	BLACK & EDWARDS.
Fairhaven*•†...Whatcom	Kerr & McCord.
Farmington*•† .Whitman	See Colfax.
▲Friday Harbor*.San Juan	J. A. Gould.
Garfield*•† .....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Shrauger.
Harrington*•†....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†..... Cowlitz	J. F. Van Name.
Kettle Falls*• .....Stevens	H. R. CROZIER.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†..... Skagit	E. C. MILLION.
▲New Whatcom*•†Wha't'n	O. P. BROWN.
Northport*•† .....Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. J. Neergaard.
¶▲Olympia*•†....Thurston	CAMPBELL & HILLS.
Orting*•†.....Pierce	See Tacoma.
Palouse*•† .....Whitman	A. A. Wilson.
▲Pasco*..... Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	George C. Hatch.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic* .....Stevens	W. C. Morris.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† ..... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*† ..... Skagit	J. Henry Smith.
▲Shelton*• ..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*† ..... Pacific	HEWEN & STRATTON.
▲Spokane*† ..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson* ..... Skamania	C. F. Moore.
▲Tacoma*† ..... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*† ..... Whitman	George N. Smith.
Uniontown*•† .. Whitman	See Lewiston, Idaho.
▲Vancouver*† ..... Clarke	W. B. DANIELS.
Waitsburg*• Walla Walla	See Walla Walla.
▲Walla Walla*• W'lla W'lla	LESTER S. WILSON.
▲Waterville* ..... Douglas	W. A. Reneau.
Wenatchee*• .... Kittitas	Kirk & Whited.
Wilbur*† ..... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* ..... Webster	H. C. THURMOND.
Alderson*† ..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
▲Barboursville*† ... Cabell	Peyton & Donahue.
▲Beckley* ..... Raleigh	John W. McCreery.
Belington ..... Barbour	See Philippi.
Benwood*• ..... Marshall	See Wheeling.
▲Berkeley Sp'ga*• Morgan	J. HAMMOND SILER.
▲Beverly*• ..... Randolph	E. D. Talbott.
Bluefield*• ..... Mercer	DAVID E. JOHNSTON.
Bramwell*• ..... Mercer	E. C. MARSHALL.
▲Buckhannon*• ... Upshur	F. C. PIFER.
Cairo*• ..... Ritchie	J. Newman.
Cameron*• ..... Marshall	J. W. Yoho.
Ceredo*• ..... Wayne	See Huntington.
¶▲Charleston•† . Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*• Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*• ... Harrison	DAVIS & DAVIS.
▲Clay ..... Clay	Henry B. Davenport.
Davis*• ..... Tucker	C. S. Stribby.
▲Elizabeth*• ..... Wirt	Beard & Copin.
Elkhorn*† ..... McDowell	See Welch.
Elkins*• ..... Randolph	C. W. Daily.
▲Fairmont*• ..... Marion	E. F. HARTLEY.
▲Fayetteville* ..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*• ..... Grant	See Petersburg.
▲Grafton*• ..... Taylor	WILL R. D. DENT.
▲Grantsville* ..... Calhoun	S. P. Bell.
Guyandotte*† ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*• ..... Tucker	See Parsons.
▲Hinton*• ..... Summers	MILLER & READ.
Huntersville* . Pocahontas	H. S. Rucker.
▲Huntington*• ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*• ..... Wayne	H. C. Duncan, Jr.
▲Keyser*• ..... Mineral	W. C. CLAYTON.
Keystone*• ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† .. Greenbrier	H. L. VAN SICKLES.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*• ..... Marion	C. A. Snodgrass.
▲Marlinton* .... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*• .. Fayette	B. W. MOORE.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*• . Monongalia	COX & BAKER.
▲Moundsville*• .. Marshall	Meighen & Oldham.
▲NewCumberland*• Han'k	J. R. Donehoo.
▲New Martinsville*• W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*• .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*• ..... Tucker	W. B. Maxwell.
Pennsboro*• ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*• ..... Barbour	Dayton & Dayton.
Piedmont*• .... Mineral	C. F. MOORE.
▲Point Pleasant*• .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	Johnston & Hale.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*• .. Jackson	N. C. Prickett.
▲Ripley*• ..... Jackson	J. A. WOODDELL.
▲Romney*• ..... Hampshire	CORNWELL BROS.
Ronceverte*• Greenbrier	Price & McWhorton.
Salem*• ..... Harrison	See Clarksburg.
Shepherdstown*• Jeff'n	G. M. Beltzhoover.
Shinnston*• .... Harrison	George F. Randall.
Sistersville*• ..... Tyler	J. H. McCoy.
Smithfield*• ..... Wetzel	O. P. McIntyre.
▲Spencer*• ..... Roane	WALTER PENDLETON.
St. Albans*• ... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*• .... Pleasants	A. M. Campbell.
▲Summersville*• . Nicholas	T. B. Horan.
▲Sutton*• ..... Braxton	Dulin & Hall.
Terra Alta*• .... Preston	O. C. Crane.
Thomas*• ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*• ..... Wayne	Chapman Adkins.
Webster*• ..... Taylor	W. M. Werkman.
▲Welch*• ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*• ..... Brooke	JOHN C. PALMER, SR.
▲Weston*• ..... Lewis	Lewis Bennett.
▲West Union*• Doddridge	J. V. Blair.
▲Wheeling*• ..... Ohio	ATKINSON & FLICK. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*• ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee* ..... Kewaunee	See Algoma.
Albany*• ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*• ..... Buffalo	Robert Lees.
Amery*• ..... Polk	W. T. Kennedy.
Amherst*• ..... Portage	A. J. Smith
▲Antigo*• ..... Langlade	FINUCANE & CONWAY.
▲Appleton*• ... Outagamie	E. G. JONES.
Arcadia*• .. Trempealeau	RICHMOND & RICHMOND.
Arena*• ..... Iowa	W. M. Abbott.
Argyle*• ..... Lafayette	See Darlington.
▲Ashland*• ..... Ashland	F. J COLIGNON.
Augusta*• .... Eau Claire	E. M. Bradford.
Baldwin*• ..... St. Croix	Henry Andersen.
Bangor*• ..... LaCrosse	See LaCrosse.
▲Baraboo*• ..... Sauk	F. R. BENTLEY.
Barneveld*† ..... Iowa	Jerome J. Jones.
▲Barron*• ..... Barron	Coe Bros.
Bayfield*• ..... Bayfield	W. W. Downs.
Beaver Dam*• .... Dodge	M. H. UMBREIT.
Belmont*• .... Lafayette	See Benton.
Belolt*• ..... Rock	F. CLEARY.
Benton*• ..... Lafayette	See Darlington.
Berlin*• ..... Green Lake	PERRY NISKERN.
Black Earth*• ..... Dane	See Madison.
▲Black Riv. Falls*• Jack'n	G. M. PERRY.
Blair*• ..... Trempealeau	See Arcadia.
Blanchardville*• LaFay'e	Morrison & Chandler.
Bloomer*• ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*• ..... Grant	WILLIAM E. HOWE.
Brandon*• .. Fond du Lac	David Whitton.
Brillion*• ..... Calumet	S. H. Barnard.
Brodhead*• ..... Green	Burr Sprague.
Burlington*• ..... Racine	E. E. MILLS.
Butternut*• ..... Ashland	Foster & Mars.
Cadott*• ..... Chippewa	F. E. Watson.
Cambria*• ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*• ..... Monroe	See Viroqua.
Cassville*• ..... Grant	D. W. Clark.
Cedarburg*• .... Ozaukee	J. F. Trottman.
Centralia*• ..... Wood	H. WIPPERMAN.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	ORTON & OSBORN.
▲Dartford*† .. Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
De Pere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	J. J. Hoskins.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	JAY F. LYON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Seils.
▲Fond du Lac*† Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	E. A. WIGDALE.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Fox Lake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Glidden*† ..... Ashland	See Ashland.
▲Grand Rapids*† .... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	NEVILLE & HUTCHINSON.
Greenwood*• ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† ..... Waushara	See Plainfield.
Hartford*† .. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HELMS.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	See Arcadia.
Iola* ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T. B Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† ..... Jefferson	R. B. KIRKLAND.
Johnson Creek*† Jeff'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kaukauna*† .. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	GERALD R. McDOWELL.
▲Kewaunee*† .. Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	FRUIT & GORDON.
Lafarge*• ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lake Mills*† ... Jefferson	Wm. H. Tasker.
Lake Nebagamon*† Dg'las	See Superior.
▲Lancaster*† ..... Grant	H. BUCKNER.
Linden* ..... Iowa	See Dodgeville.
Lodi*† ..... Columbia	S. H. Watson.
Loyal*• ..... Clark	D. V. Richardson.
¶▲Madison*† ..... Dane	OLIN & BUTLER.
Malden Rock*† ... Pierce	A. Cook.
Manawa*† ..... Waupaca	C. D. McFarland.
▲Manitowoc*† . Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† ... Marinette	J. B. FAIRCHILD.
Marion*† ..... Waupaca	J. H. SPENGLER.
Markesan*† . Green Lake	G. T. Thorne.
Marshfield*† ..... Wood	W. A. & E. C. PORS.
▲Mauston*† ..... Juneau	H. W. Barney.
Mayville*† ..... Dodge	Lamoreux & Husting.
Mazomanie*† ..... Dane	See Madison.
▲Medford*† ..... Taylor	Clinton Textor.
Melrose* ..... Jackson	J. M. Hutchins.
Menasha*† ... Winnebago	J. C. KERWIN.
▲Menomonie*† ..... Dunn	C. E. FREEMAN.
▲Merrill*† ..... Lincoln	CURTIS & REID.
Merrillan*† ..... Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† . Rock	Will H. Gates.
▲Milwaukee*† . Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
▲Milwaukee*† Milwaukee (*Continued.*)	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1837. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineral Point*† .... Iowa	SPENSLEY & McILHON.
Minocqua*† ..... Vilas	See Rhinelander.
Mondovi*† ..... Buffalo	L. G. Gilman.
▲Monroe*† ..... Green	THOMAS LUCHSINGER.
▲Montello*† .. Marquette	John Barry.
Montfort*† ..... Grant	See Lancaster.
Monticello*† ..... Green	See Brodhead.
Mount Horeb*† .... Dane	See Madison.
Mukwonago*† Waukesha	Ferd. R. Smith.
Muscoda*† ..... Grant	J. M. Cubela.
Necedah*† ..... Juneau	Charles E. Babcock.
Neenah*† ..... Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† .... Juneau	J. J. Hughes.
New London*† . Waupaca	F. C. Weed.
New Richmond*† St. Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oakfield*† . Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† ..... Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Osseo*† .... Trempealeau	See Augusta.
Palmyra*† ..... Jefferson	J. H. Piper.
Patchgrove* ..... Grant	Frank Kolb.
▲Phillips*† ..... Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† ..... Grant	J. W. Murphy.
Plymouth*† . Sheboygan	M. C. MEAD.
▲Portage*† ..... Columbia	E. S. BAKER.
▲Port Washington*† Ozauk	W. M. Foster.
Poynette*† ... Columbia	See Portage.
▲Prairie du Chein*† Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	J. S. Tripp.
Prescott*† ..... Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS.
Randolph*† ..... Dodge	R. D. Calkins.
Readstown*• ..... Vernon	See Viroqua.
Reedsburg*† ..... Sauk	G. Stevens.
Reeseville*† ..... Dodge	Edward J. Devney.
Rewey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	C. A. STARK.
▲Richland Center*† Richl'd	W. S. McCORKLE.
Ripon*† .... Fond du Lac	L. E. REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† ..... Sauk	I. B. Quimby.
Seymour*† ... Outagamie	F. M. Wilcox.
Sharon*† ..... Walworth	See Elkhorn.
▲Shawano*† ..... Shawano	M. J. Wallrich.
Sheboygan*† . Sheboygan	Edward Noigt.
Sheboygan Falls*† Sh'gan	Edward Noigt.
▲Shell Lake*† .. Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
Soldiers Grove*• Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† ..... Sauk	T. W. King.
Springvalley*† .... Pierce	See Ellsworth.
Stanley*† ..... Chippewa	C. B. Culbertson.
▲St. Croix Falls*† .... Polk	M. P. Jerdee.
▲Stevens Point*† . Portage	ATWOOD & GROELLE.
Stoughton*† ..... Dane	J. M. Clancey.
▲Sturgeon Bay*† ..... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† ..... Douglas	George B. Hudnall
Thorp*† ..... Clark	George B. Parkhill.
Tomah*† ..... Monroe	W. B. Naylor, Jr.
Tomahawk*† .... Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Uniongrove*†....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*† .....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. H. Rider.
Watertown*•† ..Jefferson	WM. H. WOODARD.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*•†.. Wash'gton	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†. La Crosse	See La Crosse.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†.....Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	W. S. Collins.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw'r	D. A. Revvill.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. Alden.
Thermopolis....Fremont	See Lander.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth†.... Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*†.. Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*•† Yale & Carsboo	See Revelstoke.
Grand Forks*.....Yale	R. C. HANNINGTON.
Greenwood,*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† .....Kootenay	McAnn & Mackay.
Nakusp*† ..... Kootenay	See Nelson.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	G. L. McCarter.
Robson†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmon.....Kootenay	See Nelson.
Sandon*•†.....Kootenay	Frank L. Christie.
Slocan.....Kootenay	F. S. Andrews.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cartwright*•† .....Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•† ..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiota•† .... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† ..... Lisgar	A. G. Hay.
Manitou*•†..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•† .....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†Beau'l Plains	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†. Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nellea.
Russell*•† .....Marquette	See Rapid City.
Selkirk*•† .....Selkirk	John O Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†..... Brandon	Goulter & Singer.
Wawanesa*•†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ... Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*•† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†.. Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*†..... Kent	See St. John.
Moncton*•† . Westmorel'd	CHANDLER & ROBINSON.
New Castle*•† N'thunl'd	E. P. WILLISTON.
Sackville*•†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

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NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*†	See Prince Albert.
Calgary*† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*† Alberta	C. I. P. Conybeare.
McLeod*† Alberta	Haultain & Mackenzie.
Medicine Hat*† Assinib'a	C. R. Mitchell.
Moose Jaw*† Assiniboia	William Grayson.
Moosomin*† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*† Sas'h'n	James McKay.
Qu Appelle* Assiniboia	A. D. Dickson.
Qu Appelle Sta*† Assin'ia	A. D. Dickson.
Regina*† Assiniboia Dist.	HAMILTON & JONES.
So. Edmonton*● Alberta	A. C. Rutherford.
Wapella*† Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† Assiniboia	Levi Thomson.
Yorkton*† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† Colch'ter	See Truro.
Amherst*† Cumberland	TOWNSEND & ROGERS.
Annapolis*† Annapolis	Fred W. Harris.
Antigonish*† Antigonish	C. F. McIsaac.
Bear River*† Digby	Jones & Nichols.
Barrington*† Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Berwick*† Kings	See Kentville.
Bridgetown*† Annapolis	O. T. Daniels.
Bridgewater*† Lunenb'g	H. T. Ross.
Canning*† Kings	See Kentville.
Canso*† Guysboro	See Guysborough.
Clarke's Harbor* Shelb'ne	See Shelburne.
Dartmouth*† Halifax	See Halifax.
Digby*† Digby	T. C. Shreve.
Glace Bay Cape Breton	Chisholm & Crowe.
Guysborough*† Guys'ro'	Joseph A. Fulton.
Halifax*† Halifax	ALFRED WHITMAN.
" "	BORDEN, RITCHIE & CHISHOLM.
Kentville*† Kings	W. P. Shaffner.
Lawrencetown*† Halifax	See Annapolis.
Liverpool*† Queens	John George Pyke.
Lockeport*† Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*† Hants	See Truro.
Middleton*† Annapolis	W. G. Parsons.
New Glasgow*† Pictou	Fraser, Jennison & Graham.
North Sydney*† C. Breton	Murray & MacKenzie.
Oxford*† Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† Pictou	E. M. MACDONALD.
Port Hawkesb'y* Inverness	George O. Forsyth.
Port Hood*† Inverness	Samuel Macdonnell.
Shelburne*† Shelburne	John Hood.
Sherbrooke*† Guysboro	See Guysborough.
Shubenacadie*† Hants	A. Kirkpatrick.
Springhill*● Cumberland	A. W. Foster.
Stellarton*† Pictou	See Pictou.
St. Peter's*† Richmond	See Port Hawkesbury.
Sydney*† Cape Breton	A. J. G. MacKEHEN.
Truro*† Colchester	Hugh MacKenzie.
Westville*† Pictou	See Pictou.
Weymouth*† Digby	J. A. Grierson.
Windsor*† Hants	E. J. MORSE
Wolfville*† Kings	E. Sidney Crawley.
Yarmouth*† Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*† Halton	W. A. McLean.
Ailsa Craig*† Middlesex	See St. Marys.
Alexandria*† Glengarry	A. L. Smith.
Alliston*† Simcoe	Fisher & Bell.
Almonte*† Lanark	Greig & Jamieson.
Alvinston*† Lambton	Hannah & Burnham.
Amherstburg*† Essex	F. A. Hough.
Arkona*† Lambton	See Watford.
Arnprior*† Renfrew	Dulmage & Burwash.
Arthur*† Wellington	M. M. McMartin.
Athens*† Leeds	W. A. Lewis.
Atwood*† Perth	See Listowel.
Aurora*† York	T. H. Lennox.
Avonmore*† Stormont	See Cornwall.
Aylmer*† Elgin	Miller & Backhouse.
Ayr*† Waterloo	See Galt.
Barrie*† Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† Lincoln	See Hamilton.
Beaverton*† Ontario	T. Earnest Godson.
Beeton*† Simcoe	See Alliston.
Belleville*† Hastings	F. E. O'FLYNN.
Berlin*† Waterloo	A. Miller.
Blenheim*† Kent	R. L. Gosnell.
Blyth*† Huron	A. S. Dickson.
Bolton*† Peel	A. A. Miller.
Bothwell*† Kent	George L. Taylor.
Bowmanville*† Durham	J. Keith Galbraith.
Bracebridge*† Muskoka	Mahaffy & Ashworth.
Bradford*† Simcoe	Mark Scanlon.
Brampton*† Peel	R. H. Pringle.
Brantford*† Brant	BAIRD & HENDERSON.
Brigden*† Lambton	See Sarnia.
Brighton*† N'umberl'd	J. W. Gordon.
Brockville*† Leeds	WOOD & STEWART.
Brussels*† Huron	G. F. Blair.
Burford*† Brant	See Brantford.
Burks Falls*† Muskoka	Stephen T. Evans.
Burlington*† Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† Haldimand	Colter & Goodman.
Chatham*† Kent	WILSON, KERR & PIKE.
Chatsworth*† Grey	See Owen Sound.
Chesley*† Bruce	H. O. Langley.
Chesterville*† Dundas	W. B. Lawson.
Chippawa*† Welland	See Welland.
Clarksburg*† Grey	See Thornburg.
Clifford*† Wellington	See Harriston.
Clinton*† Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*†● Simcoe	J. Brookes.
Collingwood*† Simcoe	HY. ROBERTSON.
Comber*† Essex	See Essex.
Cookstown*† Simcoe	See Alliston.
Cornwall*† Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† Simcoe	See Barrie.
Dashwood Huron	R. H. Collins.
Delhi*† Norfolk	See Simcoe.
Deseronto*† Hastings	George E. Deroche.
Drayton*† Wellington	A. S. Lown.
Dresden*† Kent	J. W. Sharpe.
Drumbo*† Oxford	See Brantford.
Dundalk*† Grey	I. B. Lucas.
Dundas*† Wentworth	T. H. A. BEGUE.
Dunnville*† Haldimand	W. D. Swayze.
Durham*† Grey	J. P. Telford.
Dutton*† Elgin	C. St. Clair Leitch.
Eganville*† Renfrew	W. Lawson.
Elmira*† Waterloo	See Berlin.
Elmvale*† Simcoe	W. F. W. Lent.
Elora*† Wellington	Henry Wissler.
Embro*† Oxford	See Woodstock.
Erin*† Wellington	See Fergus.
Essex*† Essex	E. A. Wisner.
Exeter*† Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† Wellington	N. M. Monro.
Flesherton* Grey	Lucas & Wright.
Florence*† Lambton	See Bothwell.
Fordwich*† Huron	See Blyth.
Forest*† Lambton	Wm. J. Porte.
Fort Frances Rainy Rl'er	See Rat Portage.
Fort William*† Algoma	W. L. Morton.
Galt*† Waterloo	E. J. BEAUMONT.
Gananoque*† Leeds	W. B. Carroll.
Georgetown*† Halton	G. S. Goodwillie.
Glencoe*† Middlesex	Stuart, Stuart & Ross.
Goderich*† Huron	PHILIP HOLT, Q. C.
Gore Bay* Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† Lincoln	See Hamilton.
Guelph*† Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† Wentworth	MARTIN & MARTIN.
Hanover*† Grey	See Durham.
Harriston*† Wellington	A. G. Campbell.
Harrow*† Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† Prescott	O'BRIAN & HALL.
Hensall*† Huron	H. J. D. Corkle.
Hespeler*† Waterloo	See Berlin.
Highgate*† Kent	See St. Thomas.
Huntsville*† Muskoka	O. M. Arnold.

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Town and County.	Name.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†...R'ny R. D.	H. A. Langford.
Kemptville*†.. Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Loscombe.
Kingston*†...Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*†... Peterboro	See Peterborough.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON.
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	GIBBONS & HARPER.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*†..... Ken	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Roe.
Mildmay*†.....Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*† .....Lennox	WILSON & WILSON.
Newcastle*†..... Durham	E. H. McLean.
New Hamburg*†. Wt'rl'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†...Nipissing	A. G. BROWNING.
Norwich*†..... Oxford	T. Brown.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†...Lambton	Isaac Greenizen.
Orangeville*†.. Dufferin	W. L. Walsh.
Orillia*†..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn
Paisley*† ..... Bruce	Hector C. Cowan.
Pakenham*†.. Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†..... Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*† .... Middlesex	E Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†.....Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*†.....Lanark	Hall & Hall.
Peterboro*†...Peterboro	HALL & HAYES.
Petrolia*† .....Lambton	Moncruff & Gansby.
Pickering*†.....Ontario	Dow & McGillioray.
Picton*† Prince Edward	G. O Alcorn.
Pt.Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S Macdonald.
Port Elgin*†..... Bruce	C. Dalrymple.
Port Hope*† ....Durham	H A. WARD.
Port Perry*† .....Ontario	H. L. Ebbels.
Port Rowen*†.. Norfolk	See Simcoe.
Prescott*† .....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R Hanning.
RatPortage*†RainyL.Dis	Langford & Moran.
Renfrew*†.....Renfrew	Craig & Wilson.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*† .....Bruce	F. L. Pearson.
Rodney*†..... Elgin	H. Falconer Jell.
Sarnia*† ..... Lambton	GUID & KITTERMASTER.
SaultSte.Marie*† Alg'nD.	H. C. Hamilton.
Schomberg*†.....York	See Toronto.
Seaforth*† ..... Huron	R. S. Hays.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†...Lanark	Lavell & Farrell.
Southampton*†.....Bruce	See Port Elgin.
Springfield*† .....Elgin	See Toronto.
Stayner*† ..... Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*†.....York	C. RUSSELL FITCH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Follinsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† ....Nipissing	J. Fowler.
Sunderland*†....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*†..... Grey	Wilson & Dyre.
Thorold*†..... Welland	COLLIER & BURSON.
Tilbury*†.....Kent	D. A. McDonald.
Tilsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A J. Andrews.
Tottenham*†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*†.....York	See Toronto.
Uxbridge*† .....Ontario	S. S. Sharpe.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*†.....Essex	C. H. Robinson.
Wallaceburg*† .... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*†.....Lambton	Alexander Saunders.
Welland*†..... Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wh-atley*†.....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	S. S. Reveler.
Windsor*† .....Essex	CLEARY & SUTHERLAND
Wingham*† .... Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† ....Oxford	FINKLE & MULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*†.....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*†.... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckinghan*†.... Ottawa	F. A. Baudry.
Chambly*†..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*†... Stanstead	G. H. St. Pierre.
Cookshire*†... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† ....Richmond	See Richmond.
Farnham*† ....Missisquoi	See Cowansville.
Fraserville*† Temiscouata	H. S. Carroll.
Granby*†..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville*†.....Iberville	See St. Johns.
Joliette*†.....Joliette	J. M. Tellier.
Knowlton*†..... Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*†.... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*†.... Laprairie	See Montreal.
Laurentides*†L'Assomp'n	R. T. Beaudoin.
Levis*†..... Levis	Charles Darveau.
Longueuil*†.... Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Dessuiniers.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Magog*•† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*•†.... Rouville	H. G. Paulin.
Mile End*•†... Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville•†... Ottawa	See Hull.
Paspebiac*† Bonaventure	See Rimouski.
Plessisville†.....Megantic	See Victoriaville.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	CARON, PENTLAND & STUART.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*•† ...Rimouski	N. Bernier.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Quebec.
Shawville*•†.....Pontiac	See Ottawa.
Sherbrooke*•†Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Ethier & Lefebore.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†.... St. Johns	Paradis & Paradis.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq'sCartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*•†Mega'ic	See Three Rivers.
Three Rivers*•†St.Mau'ce	N. L. De Noncourt.
Valleyfield*•†.Beauharn's	L. J. Papineau.
Victoriaville*. Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

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